9629. By Mr. ESTEP: Memorial of Revs. Frank J. Bryson, W. Sproule Boyd, Samuel M. Laing, C. G. Morrow, R. E. Snodgrass, and J. Alvin Orr, representing six churches of North Side, Pittsburgh, Pa., protesting against the repeal of the eighteenth amendment or modification of the Volstead Act: to the Committee on Ways and Means.

9630. By Mr. KERR: Resolution adopted by the North Carolina State Veterinary Medical Association; to the

Committee on Agriculture.

9631. By Mr. KVALE: Petition of Joe Paul Post, No. 334, American Legion, Redby-Red Lake, Minn., protesting against any cut in hospital and compensation benefits to our disabled war veterans; to the Committee on Expenditures in the Executive Departments.

9632. Also, petition of board of directors of the Minnesota Council for National Defense, urging appropriations sufficient to provide adequate national defense; to the Committee

on Appropriations.

9633. Also, petition of Munnell-Case Post, No. 2701, Veterans of Foreign Wars, Walker, Minn., protesting against any reductions of compensations, pensions, or disability allowances: to the Committee on World War Veterans' Legislation.

9634. By Mr. LUDLOW: Petition of citizens of Indianapolis, Ind., urging the passage of the stop-alien representation amendment to the Constitution; to the Committee on the Judiciary.

9635. By Mr. RICH: Resolution from the Woman's Christian Temperance Union of Williamsport, Pa., protesting against the repeal of the eighteenth amendment; to the Committee on the Judiciary.

9636. By Mr. ROBINSON: Resolution passed by the board of directors of the Waterloo Chamber of Commerce, Waterloo, Iowa, and sent in by their secretary, C. A. Hanson, urging reduction in governmental expenditures and taxes; to the Committee on Ways and Means.

9637. Also, petition of the stockholders of the Black Hawk County National Farm Loan Association, signed by George Mathes, president, and George S. Mornin, secretary-treasurer, Cedar Falls, Iowa, inclosing the following resolution, introduced by Mr. Peter Beck, and passed at their annual meeting at Cedar Falls, Iowa, January 10, 1933: "Be it resolved as the sense of the Black Hawk County National Farm Loan Association that a request be made of Congress for a moratorium of interest for a period of one year, said intervening time to be added to the due date of the mortgage contract"; to the Committee on Banking and Currency.

9638. By Mr. RUDD: Petition of Navy Post, No. 16, American Legion, 93 Park Avenue, New York City, opposing reduction of the number of the personnel of the United States Marine Corps and by curtailment of the drills and training cruise authorized for the United States Naval Reserve personnel; to the Committee on Appropriations.

9639. By Mr. SMITH of West Virginia: Resolution of the Chamber of Commerce, of Beckley, W. Va., favoring legislation providing that the first-class postage rate be returned to 2 cents; to the Committee on Ways and Means.

9640. By Mr. SPARKS: Petition of the citizens of Woodston, Kans., submitted by Mrs. Azel Van Dyke and Mrs. Alice Grimes, and signed by 52 others favoring the retention of the eighteenth amendment; to the Committee on the Judiciary.

9641. By Mr. SWICK: Petition of Rev. C. R. Thayer, pastor, and 52 members of the Jefferson Center Presbyterian Church, R. F. D. 4, Butler, Butler County, Pa., requesting Congress to keep, maintain, and preserve the eighteenth amendment to the Federal Constitution and the Volstead enforcement act as they are, and the adoption of the proposed amendment to the Constitution to exclude aliens from the count in apportioning representation in the House of Representatives; to the Committee on the Judiciary.

9642. By Mr. WHITLEY: Petition of citizens of Rochester, N. Y., favoring support of our Navy and Naval Reserve in

SENATE

WEDNESDAY, JANUARY 18, 1933

(Legislative day of Tuesday, January 10, 1933)

The Senate met at 12 o'clock meridian, on the expiration of the recess.

BANKING ACT

The Senate resumed the consideration of the bill (S. 4412) to provide for the safer and more effective use of the assets of Federal reserve banks and of national banking associations, to regulate interbank control, to prevent the undue diversion of funds into speculative operations, and for other purposes.

The VICE PRESIDENT. The Senator from Virginia [Mr. GLASSI has the floor.

Mr. FESS. Mr. President, will the Senator yield to enable me to suggest the absence of a quorum?

The VICE PRESIDENT. Does the Senator from Virginia yield for that purpose?

Mr. GLASS. I do.

The VICE PRESIDENT. The clerk will call the roll. The Chief Clerk called the roll, and the following Senators answered to their names:

Ashurst	Cutting	Kean	Russell
Austin	Dale	Kendrick	Schuvler
Bailey	Davis	Keyes	Sheppard
Bankhead	Dickinson	King	Shipstead
Barbour	Fess	La Follette	Shortridge
Barkley	Fletcher	Lewis	Smith
Bingham	Frazier	Logan	Smoot
Black	George	Long	Steiwer
Blaine	Glass	McGill	Stephens
Borah	Glenn	McKellar	Swanson
Bratton	Goldsborough	McNary	Thomas, Idaho
Brookhart	Gore	Metcalf	Thomas, Okla.
Broussard	Grammer	Moses	Townsend
Bulkley	Hale	Neely	Trammell
Bulow	Harrison	Norbeck	Tydings
Byrnes .	Hastings	Norris	Vandenberg
Capper	Hatfield	Nye	Wagner
Caraway	Hawes	Oddie	Walcott
Connally	Hayden	Patterson	Walsh, Mass.
Coolidge	Hebert	Pittman	Walsh, Mont.
Copeland	Howell	Revnolds	Watson
Costigan	Hull	Robinson, Ark.	Wheeler
Couzens	Johnson	Robinson, Ind.	White

The VICE PRESIDENT. Ninety-two Senators have answered to their names. A quorum is present.

Mr. WATSON. Mr. President, will the Senator from

Virginia yield to me? I want to submit a request.

Mr. GLASS. I yield to the Senator from Indiana.

Mr. WATSON. A week ago I prepared a speech and gave it to the press for release on yesterday, but yesterday I was not able to secure recognition to deliver the address. The matter, of course, is more or less embarrassing. The Senator from Virginia occupied the floor yesterday, entirely within his rights. He has taken the floor again this morning and I understand is to speak during a part of the day, at all events. Therefore, I do not see much chance for me to secure recognition except I ask unanimous consent for the privilege of making the speech, which is not a long one, without displacing the Senator from Virginia or taking him from the floor.

The VICE PRESIDENT. Does the Senator from Virginia yield for that purpose?

Mr. GLASS. I do.

The VICE PRESIDENT. Is there objection to the request of the Senator from Indiana?

Mr. WHEELER. Mr. President, reserving the right to object, I desire to make this statement. I myself desire to make a speech, as do numerous other Senators, with reference to branch banking. A petition for cloture has been presented by the leader on this side signed by 29 different Senators, including the Senator from Virginia [Mr. Glass]. Practically only three Senators have had an opportunity to discuss the question up to this time, the Senator from Virginia, the Senator from Louisiana IMr. Long], and the Senator from Oklahoma [Mr. Thomas]. Now, we find that the Senator from Virginia has again taken the floor to-day, and he desires to yield to the Senathe appropriation bill; to the Committee on Appropriations. tor from Indiana [Mr. Watson] to make a speech. Apparently some of us who desire to discuss the bill upon its | constitute a far less drain on governmental expenditures merits are going to be bound by the rule of cloture.

I merely wish to say that while there may be many who want to cut off the Senator from Louisiana [Mr. Long] from being able to speak upon the bill, it certainly is not fair, it seems to me, to impose cloture upon some of us who really want to discuss the bill upon its merits.

It looks to me as if it were somewhat of a preconsidered idea that those of us who really want to discuss the bill for perhaps more than an hour shall be shut off from doing so. I appreciate the pressure back of the bill to put it across. I appreciate that the great newspapers of the country are back of it. I appreciate that the big banking interests of the country are in favor of it. But I do not think it is fair to some of us to attempt to apply cloture when we have not had an opportunity to discuss the bill under the existing circumstances.

The VICE PRESIDENT. Is there objection to the request of the Senator from Indiana?

Mr. ROBINSON of Arkansas. I have just entered the Chamber. What is the request?

The VICE PRESIDENT. The Senator from Indiana asks unanimous consent that the Senator from Virginia [Mr. GLASS] be permitted to yield to him that he may deliver a speech, which he had prepared and notified the press was to be delivered yesterday, without the Senator from Virginia losing the floor.

Mr. WATSON. Without taking the Senator from Virginia from the floor.

Mr. ROBINSON of Arkansas. I have no objection.

The VICE PRESIDENT. Is there objection to the request of the Senator from Indiana?

Mr. THOMAS of Oklahoma. Mr. President, I shall not object to the unanimous-consent request, but so long as the cloture petition is before the Senate, and if cloture is voted thereafter, there will be no business done in the Senate by unanimous consent.

The VICE PRESIDENT. Is there objection? The Chair hears none, and the Senator from Indiana is recognized.

Mr. WATSON. Mr. President, for the first time in my somewhat long career in the House and Senate I am asking the privilege of making a speech on a subject that is not related to the business before the Senate or the House at this time. I do not regard that as the best procedure, but inasmuch as the speech was given to the press some time ago for release on yesterday and I have received several editorials up to this time indorsing it before it has been delivered, I think perhaps in justice to everybody I ought to deliver the speech. [Laughter.]

The VICE PRESIDENT. The Senator from Indiana will proceed.

WORLD DISARMAMENT

Mr. WATSON. Mr. President, I crave the attention of the Senate a few moments that I may briefly express my thoughts upon the subject of disarmament, certainly one of the most momentous of all the questions that are being pressed upon the legislative bodies of the world for solution, involving, as it does, the alternative between the restoration of real peace on earth and the continuation of the ruinous theory and practice of armed peace. The people of all nations are at this time interested in the reduction of taxes. This can be accomplished largely by lowering the expenses of Government, and this in turn can best be consummated by reducing appropriations for arms and armaments.

How else shall we approach this problem? On what other front do we hope to attack it successfully? It is manifest that it can not be done by a discussion of debt reduction, or of a change in monetary systems, or in alterations of national tariffs, for these and other problems are so controversial that up to the present time no progress in their solution has been made by the various conferences held to discuss them.

But all the world believes in a reduction of taxes, all the world believes in lowering the expenses of government, and all the world nopes that the instrumentalities of war will

than at any time since the close of the Great War.

No one believes that his country should be exposed to the world without adequate means to safeguard its interests, but all people hope that military preparedness will not go beyond the point of self-protection.

We can not approach this subject by an attempt to establish what nation is the aggressor in any war, for in every such conflict all the people of each nation believe that their country is right.

THE AMERICAN PURPOSE

We did not go into the war, Mr. President, in the hope of acquiring territorial wealth. We fed the flames of patriotism with the high purpose, so we were told, of making the world safe for democracy. Sentiment and emotion took possession of every citizen in our country, as no doubt in all countries, and every man, woman, and child in every nation knew that the cause of his country was just and right.

In any controversy between nations, especially if it leads to hostilities, patriotism will dictate public sentiment. In the eyes of each nation involved in a dispute its own contention is alone just. In the late war had we cast our lot with the Central Powers of Europe, we would have been sure we were on the right side.

Senators, the restoration of confidence will be the greatest boon that can be conferred upon the sons of men in this crucial hour, because it will be followed by the reestablishment of credit in our country and the remainder of the world, and this inevitably will be followed by a renewal of prosperity everywhere, and it can not be denied in any quarter that these blessings can be promoted by a proper solution of the problem of armaments.

Wars have always weakened, if not destroyed, both victor and vanquished. No nation ever escaped any war without incurring the most fearful liabilities. No matter what animosities may exist between nations, how aged or bitter may be racial antagonism or commercial hatred, if they were not armed, war between them would not be probable; and, therefore, I think we should unitedly address ourselves to the one great cause of preventing the upbuilding of mighty armaments by the nations of the world. Neither directly nor by inference do I couple with this subject of armament any other national or international problem, for I believe that it is the easiest of solution and is the first essential step toward the restoration of those blessings that humanity so longingly vearns for in this dark hour.

And if through legislative enactment we can take the first step toward building up a public sentiment against war and against the creation of the instrumentalities of war, we shall have gone far toward solving this most momentous of all the problems that to-day confront and perplex us as a people. As Lincoln so wisely said:

Public sentiment is everything. With public sentiment you can not fail. Without public sentiment nothing can succeed. Consequently he who molds public sentiment goes deeper than he who enacts laws and makes statutes, for he makes laws and statutes

And, Senators, while it is a self-evident fact that both sides in any international dispute firmly and steadfastly believe they are right, yet the fact remains that a nation can only be truly right when the public sentiment that guides it is born of wisdom.

I mention this for the purpose of pointing out that this fundamental fallacy of the righteousness of every national cause which has persisted in international relations for hundreds of years has now brought an enlightened and progressive world almost to ruin and to the very brink of complete disintegration. And this is followed by the corollary thought that had we, as well as the remainder of the world, paid due attention to the relationship between nations, the world would not now be groping in darkness and in a monetary mire, confused as to which way to turn for succor.

NOT IMPOSSIBLE OF SOLUTION

Yet it is easy to see that, with a little effort in the right direction, mankind will be able to find its way out of its present confusion and sanely direct its energies to better and nobler purposes. The cultivation of the sciences has built up our great industries. Every nation has contributed liberally to the progress of the world in transportation and communication. The creations of inventors who have astonished the world with the results of their genius have overawed us during the last half century; and yet, remarkable as it seems upon reflection, in the midst of this mighty progress there has been no great development in the relationship of nations. This situation is appalling to contemplate, and certainly it will be shameful to continue.

If we but give a portion of the efforts spent on the sciences to the building of a more human relationship among nations, it will lead to great cause for rejoicing among the peoples of the world. Is posterity destined to look back upon our scientific achievements and then pity us for the gloom into which we have been plunged because of our lack of vision in international affairs? The dead and wounded of all wars cry out to those who survive to abandon the barbarism of war and the preparation for greater barbarism in future wars, and the first step toward this mighty consummation is the abandonment of armed peace by the peoples of the world, except in so far as armament may be necessary to safeguard national interests and to preserve national integrity.

I am as much of a nationalist as any man can be. I believe in the doctrine of preparedness for national defense as much as any Senator within my hearing, but yet I despise war as the most monstrous wrong ever inflicted upon the peoples of the world. I believe that we should be adequately prepared to defend our own country from assault by whomsoever made, and I would exhaust the national resources to defend American interests and, if need were, to crush our assailant; but, at the same time, no sane man will deny that if the nations of the world can be induced progressively to disarm, it is at once the economic, the wise, and the Christian policy to pursue.

I have no patience with professional pacifists. Generally speaking they are either international sycophants or apologists for America. They believe in the disarmament of this country without regard to what action may be taken by any other country, without reference to present conditions or future contingencies. Scant attention need be paid to these flabby patriots. But yet it must be evident to every thinking person that if, in the midst of the appalling depression that to-day has such a strangle hold on the peoples of the world, they can not disarm, they probably never will. If they can not now agree to reduce taxes and lower the expenses of government, so burdensome and so crushing to all peoples everywhere, they probably never will. It occurs to me that we are now at the parting of the ways; either the nations of the world must proportionately and progressively disarm or else be prepared to plunge into any war that may be caused by any untoward incident that may occur anywhere in the world. The flaming out of the last titanic conflict is evidence of the fact that the most trivial circumstance may lead to the most appalling conflict simply because of the gigantic preparations for war that had theretofore been made by the peoples of Europe.

Why should the respect individuals bear to one another stop at a boundary line between nations any more than between States? The answer is that it does not stop at any boundary line except as we build up in our minds a belief that the people of some other country want to harm us and that we must be not merely sufficiently armed but overarmed in order to prevent it. The nations of the world are living in an atmosphere of perpetual fear, and they feel that great armies must be equipped and great navies constructed in order to shield them from some real or imaginary harm. "Fear is cruel and mean," said Emerson. Rightly understood, unless unduly aroused by some sudden emergency, peoples of other countries are not cruel and mean any more than the people of our own country are cruel and mean. It is grossly unfair to assert that anybody is cruel and mean just because he lives on the other side of a boundary line.

THE FINANCIAL SIDE

It is no longer doubted anywhere that the destruction of world credit and the lessened rate of the flow of money are blights brought upon all people as a direct result of the destruction and of the waste of the World War. This retardation in the flow of money has almost stopped the wheels of industry and resulted in a condition of unemployment hitherto unknown in the annals of history.

Senators, the monstrous folly of the World War can not be undone, but if we shall remain true to the civilization in which we live and to the people we represent, that folly will not be repeated. The cost of the World War is more than enough for our world to bear at any one time without the continuing added burden of preparing armament for another war. This loss, year by year, of nonproductive capital has stretched unemployment to the breaking point in every country in the world.

Social inventions, generally speaking, kept pace with mechanical inventions up to 1929. These cycles of development have occurred with more or less regularity. There is now much talk of great benefits to be derived from the acceleration of invention. Certainly technological unemployment will be lessened by that margin by which new inventions increase employment as compared with new inventions which decrease employment. No man can forecast when this will occur, but we do know that by whatever margin the world reduces its debt-creating and tax-consuming armament by that margin will employment really be benefited.

There are, no doubt, many things to correct in our social and economic life, but it takes long periods of time to solidify public opinion to the point of making correction possible. However, there is one thing that must be brought to pass in the near future, one thing upon which peoples everywhere agree, and that is a reduction of taxes. Let us make a start in the greatest wholesale tax reduction ever known by lessening expenditures for armament. The lowering of the cost of world armament is the first step toward a world balanced budget.

There is no disputing the fact that in the year 1913 the United States collected for all Government expenses only a little over 7 per cent of the national income, whereas in the year 1930 it collected 15 per cent of the national income. There is also no disputing the fact that in 1913 the entire tax burden of the Federal Government devoted to the Military and Naval Establishments and the cost of past wars paid out in pensions, as well as a moderate allowance for the interest on the public debt, were about \$475,000,000, whereas in 1929, on the same basis, it had risen to more than \$700,000,000 and, with pensions included, to approximately \$1,600,000,000.

And certainly now is the time to call a halt in this enormous expenditure of the result of the people's toil in building up armaments to destroy the people themselves. This will result in the decreased cost of all governments, in lessening the tax burden of all peoples, in rendering less fearsome the danger of any future war, and in bringing about a better and kindlier relationship among the peoples of the world.

Just as the radio waves, which always have encircled the globe but which remained unused for 20 centuries because of man's lack of understanding, were suddenly utilized for the benefit of all mankind, so will international understandings, now almost dead because of the hatreds that fill the hearts of so many of the nations of the earth, be suddenly revived when we come fully to realize the simple truth of the right relations between the nations. This understanding between peoples will bring one of the greatest boons to mankind that it has ever experienced. It will compare in grandeur with the combined achievements of those whose creations have wrought the marvelous scientific changes that have occurred on the march of humanity from barbarism to the heights of civilization.

But it must be evident to every man that these relationships will not be recognized to the full so long as nations are armed to the teeth and are still consuming a large part of the products of their genius and their toil in building up armaments for the destruction of their fellow men and the ruination of their sister nations. When the same regard for each other's rights which now exists between individuals in civilized countries is manifested between nations, war will cease and thus make profitable leisure for the peoples of all countries so that they may have an opportunity to become wiser and more helpful to all others.

No sensible man will resort to deadly weapons to settle his dispute and no sane nation should. Let us remember that no armament could ever be built big enough, by the biggest nation, to be bigger than that of any other great nation, save temporarily. No nation can ever have the biggest armament if even one other nation combines with its adversary. A false premise can not make a right conclusion. In the light of the immediate terrible past and of the awful present, all the seas can not drown the stupidity of further gigantic preparations for war.

So great are our trials in these turbulent and troublesome times that we are literally forced by the sheer conditions that confront us to stop, look, and listen in order that we may find our way once more to solid ground. If we but reflect momentarily, we shall see that four words tell the story of the world's great worries to-day—armament, war, destruction, debt.

COST OF PREPARATION

Armament is still costing the world each year well-nigh \$4,000,000,000. With this sum the world could retire most of its public debt, whether foreign or domestic, in the course of a few years. The last war was directly responsible for the death of at least 20,000,000 human beings. Its average daily cost was more than \$150,000,000 to the world. The aggregate direct and indirect cost exceeded the stupendous figure of \$330,000,000,000.

So terrible was the aftermath of that titanic struggle that the nations have not been able to lower their obligations since fighting ceased. So much debt, such tremendous outlay for something already destroyed, utterly annihilated and absolutely nonproductive, has almost ruined the world.

It seems to me that the solution of all other problems can wait until we take this first step in the progressive disarmament of the world. Unless the nations of the earth are prepared forthwith to stop spending their income on armament, nobody can predict the decadence that shall necessarily befall the peoples of the earth.

Therefore, let us now strike at the root of this evil. If we could induce all parties in all countries to unite to save the world from disaster, if in solemn mood and hopeful prayer all peoples would forget all minor measures and unite on a different course of procedure in order to solve the armament problem, if all men and women in this country and all countries were to turn their backs upon war and turn their faces toward peace, we should soon righteously settle this momentous problem.

To that end, let us join in the one single proposal, unfettered and unhampered by any other international problem whatever, and unanimously declare to the nations of the world that we are prepared to reduce our armament to a size commensurate with national safety and sane expenditure along with like decreases in all the other countries of the world. It is my own deliberate judgment that all the international troubles of the world-and many of its national difficulties, which it is proposed to solve by various conferences-will come within the range of easy management once the great cause of disarmament has been set right. Let us endeavor to settle forthwith this fundamental world problem about which there can surely be no dispute here or in any other civilized land. If out of this world depression can come world disarmament, we shall not have suffered in vain; but if we continue in our bewilderment and let this opportunity pass, the peoples of the world may well charge that we are unworthy of the mighty trust placed in our hands.

THE OFFER

It will be recalled that Mussolini asked for a 50 per cent reduction in world armaments, but to that request the nations gave no heed. It will be remembered that President Hoover suggested a one-third reduction in the size of armies, but the nations of the world did not accede to that request.

A disarmament conference recently closed its session in Geneva, having deliberated upon this question for many months, one of our own eminent and conspicuous Members, Senator Swanson, being an honored representative of our country, but slight if any progress was made toward the solution of the problem.

What does the Senate of the United States propose to do about it? Are we to admit that we are powerless in the presence of this great problem? Can we offer no suggestion that will save a debt-burdened and war-cursed world from present debts or from future wars? Senators, for one, I am not willing to admit that we are entirely powerless to aid in the solution of this problem. And because of my belief I offer the following resolution, which I ask to have referred to the Committee on Foreign Relations.

It asks for a reduction of but 5 per cent each year for the next 10 years, or a total of 41 per cent in the aggregate. This would leave ample armament for the protection and defense of every nation, and yet it would largely solve all the problems that grow out of the present armament construction of the world. It would at once give the peoples of all lands to understand that from this time henceforth armaments are not to be increased, and that would mark an epoch in the progressive march of civilization; for whenever the nations are thoroughly satisfied that no larger armies are to be equipped and no greater navies are to be constructed, and that no larger sums are to be expended for these purposes, then, indeed, will there be a feeling of intense satisfaction run throughout the world, which will tend to restore confidence in the hearts of all people and bring about a happier situation in the world.

And, again, it will decrease the annual burden now laid upon the backs of the people in the form of taxes to equip armies and build battleships, and this most assuredly is a consummation devoutly to be wished.

It is a modest suggestion, but after all it is probably the best that can be obtained at this time, if, indeed, it can be; but certainly it is worth the effort.

If the Senate will pass this resolution—if other legislative bodies afflicted and burdened by armament construction will do the same—we shall at least have a concrete proposition to submit to the nations of the world, and out of it should come that glorious condition foretold of old when "nations shall beat their swords into plowshares and their spears into pruning hooks and learn war no more forever."

I thank the Senator from Virginia; and I ask the clerk to read the resolution and ask its reference to the Committee on Foreign Relations.

Mr. HALE. Mr. President, will the Senator yield for a question?

The PRESIDING OFFICER (Mr. Fess in the chair). Does the Senator from Indiana yield to the Senator from Maine?

Mr. WATSON. Yes.

Mr. HALE. When the Senator speaks of a 5 per cent reduction, I take it that before such a reduction is made he would want the United States to come up to the proportionate strength permitted her under the Washington and London treaties; would he not?

Mr. WATSON. That is a technical question to which I can not give adequate answer. I recall—and I am entirely willing to say this outside the speech—that we got decidedly the worst of the bargain in the Washington conference. There is no question in the world about that. We really did do the thing that we promised to do, and I am well aware of the fact that other nations did not. But I do not care to get into that kind of a controversy. That is for the Committee on Foreign Relations; and I trust that my good friend

Committee for so many years and always the guardian of the Navy, I will say to his credit, will present his argument to the Committee on Foreign Relations.

Mr. HALE. The Senator will at least say that he would not want us to start in on this proposition on an unequal status with the other naval nations of the world that have gone ahead and built up their navies, whereas we have not, under the treaty allowances?

Mr. WATSON. I have said that we ought to be adequately prepared. I have said that we should disarm proportionately and progressively; and I have said that no other nation should have a greater navy in proportion than we should have under the circumstances. That I believe.

Mr. HALE. And clearly that is not the case at the present time. Therefore, we would not be justified in going ahead and cutting down our current appropriations for the Navy.

Mr. WATSON. That is a matter for the Foreign Relations Committee.

The PRESIDING OFFICER. The resolution will be read. The resolution (S. Res. 332) was read and referred to the Committee on Foreign Relations, as follows:

Whereas no progress can be made toward the adoption by the nations of the world of a program of progressive limitation upon armament unless and until a frank and unequivocal offer is made by the Government of the United States to lead the way; and Whereas several years of uninterrupted effort to reach a formal international agreement to reduce naval armament by ratios of effectiveness of the various classes of defensive ships have demonstrated the uselessness of attempting to fix the precise categories of armament permissible to the contracting nations; and Whereas the paramount interest of mankind to-day is an agreement of all peoples, however constituted or governed, to abandon the armed peace which makes civilization and ethical principles

ment of all peoples, however constituted or governed, to abandon the armed peace which makes civilization and ethical principles alike objects of derision, in order that we may cope adequately with problems of social justice and economic progress; and Whereas the one practical step now susceptible of international agreement appears to be an engagement to reduce by a fixed stipulated percentage each year, for a number of years, the aggregate expenditure for military, naval, and aircraft forces, reserves, training corps, and like personnel, and ships, aircraft, auxiliary services, land defenses, and all other land, marine, and air military and naval purposes, direct or indirect, of all the contracting nations: Now, therefore, be it

Now, therefore, be it

Resolved, That it is the sense of the Senate that the Government of the United States can contribute most to the termination of the economic and social crisis which has plunged the entire world the economic and social crisis which has plunged the entire world into such prolonged and poignant distress by offering unconditionally to all nations to enter into a multilateral treaty providing for the reduction by 5 per cent per annum for 10 years, dating from the exchange of ratifications at Washington by at least 10 nations having an aggregate population in excess of 300,000,000 inhabitants, of the total expenditure by each contracting power on the active and retired personnel of the military, naval, and air forces, excluding pensions for services in any war prior to January 1, 1933, and the total expenditure, direct and indirect, for military, naval, and aircraft establishments, including auxiliary ships, and land and air equipment of whatever sort, and material capable of use for military, naval, and air defensive purposes. capable of use for military, naval, and air defensive purposes.

SUSPENSION OF ANNUAL ASSESSMENT WORK ON MINING CLAIMS

Mr. HAYDEN. Mr. President, will the Senator from Virginia yield to enable me to submit a unanimous-consent request?

Mr. GLASS. I yield to the Senator from Arizona.

Mr. HAYDEN. I ask unanimous consent to have printed in the Congressional Record an amendment that I have offered to House Joint Resolution 533, providing for the suspension of annual assessment work on mining claims held by location in the United States and Alaska which passed the House of Representatives last Monday. The Senate Committee on Mines and Mining has favorably reported an identical bill introduced by the senior Senator from Idaho [Mr. Borah], S. 5137, with an amendment similar to that which I have offered to the House joint resolution. I ask that the amendment, together with certain letters and accompanying papers, and the report of the Senate committee on Senate bill 5137 be printed at this point in the CONGRESSIONAL RECORD.

There being no objection, the matter referred to was ordered to be printed in the RECORD, as follows:

Amendment intended to be proposed by Mr. Hayden to the joint resolution (H. J. Res. 533) providing for the suspension of annual assessment work on mining claims held by location in the United States and Alaska, viz: At the end of the resolution insert the

from Maine, who was the chairman of the Naval Affairs | following: ": Provided, That the provisions of this act shall not apply in the case of any claimant not entitled to exemption from the payment of a Federal income tax for the taxable year 1932: Provided further, That every claimant of any such mining claim, in order to obtain the benefits of this act, shall file, or cause to be filed, in the office where the location notice or certificate is re-corded, on or before 12 o'clock m., July 1, 1933, a notice of his desire to hold said mining claim under this act, which notice desire to hold said mining claim under this act, which notice shall state that the claimant, or claimants, were entitled to exemption from the payment of a Federal income tax for the taxable year 1932: And provided jurther, That in case of mining claims held by several coowners where all of such coowners were not entitled to exemption from the payment of income tax for the taxable year of 1932, the benefits of this act shall be extended to those coowners entitled to exemption under the Federal income tax laws and under this act, and other coowners not entitled to such exemption shall be required to perform, or cause to be performed, the annual labor or expenditures upon such claim or claims proportionate to their interest therein or become subject to the forfeiture provisions of the general mining laws.'

MEMORANDUM

There have been five general acts of Congress passed suspending or relieving from the performance of annual labor or assessment work upon mining claims, namely, the act of November 3, 1893 (28 Stat. 6); the act of July 18, 1894 (28 Stat. 114); joint resolution of October 5, 1917 (40 Stat. 343); joint resolution of November 13, 1919 (41 Stat. 354); and joint resolution of June 6, 1932 (47 Stat. 300)

All of these acts and joint resolutions above enumerated require claimants in order to obtain the benefits of the legislation to file, claimants in order to obtain the benefits of the legislation to file, or cause to be filed, in the proper recording office a notice that he or they intend to hold said mining claims under the respective act or resolution with the exception of the joint resolution approved June 6, 1932 (47 Stat. 290). This latter resolution simply suspended the requirements of the mining laws as to annual assessment work or labor during the year without requirement of filing of any notice or the taking of any other action by claimants.

Any number of persons may join in the location or purchase of a mining claim. Section 2324, United States Revised Statutes, which requires the performance of \$100 worth of labor or improvements upon each mining claim annually, provides that in case

ments upon each mining claim annually, provides that in case any one of such coowners fails to contribute his part of the annual expenditure, the remaining coowners who have done the work may publish, at the end of the year, a notice in writing, and if, after 90 days from notice, the delinquent coowners fail to contribute their share, their title in the claim is forfeited to the coowner who did perform the labor.

EXTRACT FROM FEDERAL LAWS BELATING TO VETERANS OF WARS OF THE UNITED STATES (ANNOTATED), SENATE DOCUMENT NO. 131

524. No disability allowance under this paragraph [section and section 521] shall be payable to any person not entitled to exemption from the payment of a Federal income tax for the year preceding the filing of application for such disability allowance under this paragraph. (46 Stat. 996; 38 U. S. C. 471.)

SKULL VALLEY, ARIZ., January 13, 1933.

Hon. Carl Hayden,

United States Senator, Washington, D. C.

Dear Sir: We, the residents of the Skull Valley mining district, in meeting assembled, through a committee, wish to enter a protest against the bill introduced into Congress by Senator Walsh of Montana, suspending the annual requirement that \$100 work

be done annually on each unpatented mining claim.

We believe that the continued elimination of this requirement is merely holding up a lot of land and prohibiting its develop-

ment.

ment.

We believe that much land is held by nonresidents and large companies; and that if the work had to be done it would furnish work to hundreds of unemployed miners now idle in this State.

We ask for your cooperation and support in this matter, as it will help out our unemployment situation greatly and will not hurt the small mine owners, who will be able to do their own work, as they have nothing else to do.

Respectively yours. Respectively yours

A. N. TURNER, Member of the Committee.

TIP TOP CAMP, PHOENIX, ARIZ., June 21, 1932.

Senator CARL HAYDEN. Washington, D. C.

My Dear Sir: Will you please send me a copy of the bill to suspend assessment work?

There are a number of properties in this State that the owners have left and will not record or do the work, and I want to know what to do in order to take up these claims.

This was a very bad law in the first place, because a claim that is not worth doing the work on is not worth taking up. I am a Spanish War veteran and a miner and will not take up anything

Spanish War veteran and a miner and was that I can not do the work on.

This law only protects the land-grabbers and gives them a chance to hold a large number of claims without any effort on their part delaying the real opening up of the State's resources.

Thanking you for the favor asked, I am yours truly,

J. B. JOHNSTON.

MIAMI, ARIZ., January 14, 1933.

Senator CARL HAYDEN, Washington, D. C.

DEAR MR. HAYDEN: I see where you are using your efforts toward another moratorium on assessment work on mining claims. Now, since last June I have talked with a number of miners and pros pectors who are, like myself, not in favor of this legislation, as last June most of us had our assessments done when this was passed. And now we never had more time to do this work than this year, as nearly all of us are idle part time anyway.

About the only ones who are benefited by such an act are claim

hogs and wildcat mining companies who never do any State any good. By doing assessment work we will increase employment by which our State is much in need at this time.

There is not any comparison between now and during the war, as labor was scarce then. I will state my case plainly: For past two years I have been doing assessment work on four mine claims who are being held by myself and others. Now my pardners are not and will not assist in this work, so the only way for me lawfully is to continue this work, then advertise them out, but I can not do it as long as you pass an act, as you did last June, doing away with assessment work. I live in Miami, and these claims are gold claims located in the Oatman district, Mohave County, and as I did this work last year before you passed this bill all that time and money was wasted. The nonassessment is not going to help the real prospector this year. We all have plenty of time, and have to eat anyway; and if we have no money to buy powder, we can do less expensive work, such as building trails and roads, which are improvements, and we all have picks and shovels. In my 32 years' experience along this line I have found it a good idea to see claims change hands, as many claim hogs and wildcat companies often hold valuable mineral land by not prospecting it as it should be, and are only cheating the State There is not any comparison between now and during the war, not prospecting it as it should be, and are only cheating the State out of valuable tax property.

Hoping you will give this due consideration before acting on so important a matter to our State, I remain,

Yours very respectfully,

J. D. PARSONS.

CROWN KING, ARIZ., January 9, 1933.

CROWN KING, ARIZ., January 9, 1933.

Hon. Carl Hayden,

United States Senate, Washington, D. C.

Dear Senator: I notice that there is a bill to be introduced in Congress, similar to the one last year, to do away with the assessment work for this year. This bill, if passed, will make it hard for the workingmen and their families, as all those who have claims have their work done, and if this bill is passed it will only hurt the workingman and help the large companies.

We would appreciate it if you would work on this to the workingman's interest. If the workingman couldn't get the assessment work to-day for the big companies, most of them will be on charities, and could not prospect for gold, because that is the way the prospector gets his grubstake to hunt for gold and other minerals. I notice in the Arizona Republic that the Idaho Mining Association, Boise, Idaho, is favoring the suspension of assessment work. They claim it will favor the prospector, but that is a mistake. I hope you will show this to other Senators and Congressmen.

Respectfully,

W. S. TEWKSBURY.

OCTAVE, ARIZ., June 18, 1932.

Hon. CARL HAYDEN,

Hon. Carl Hayden,

United States Senate, Washington, D. C.

My Dear Senator: Let me remark that "freedom from assessment work" is not a help to the mining industry nor to the prospector who is trying to develop the country. It is a detriment to the prospector who naturally has his work done earlier in the season so he can get a job from the outsider (on his legal work) and thus be able to buy beans.

Should you be compelled again to see a similar bill come up, kindly have inserted "unable financially to do assessment work." Facing this the owners would more likely put up the \$100 as required by Uncle Samuel. Bear in mind that mines are made, not found. There are so many laws made only for the benefit of the wealthy who are better able to pay than the poor whom such laws are supposed to help.

Yours sincerely,

C. B. HOSFORD.

TUCSON, ARIZ., May 24, 1932.

Hon. Carl Hayden,

United States Senate, Washington, D. C.

Dear Mr. Hayden: Referring to the bill now before the Senate for the elimination of assessment work on unpatented mining claims, I feel it a duty to write you what I think about such a measure. In the first place it is a measure that will benefit the absentee claim owner more than anyone else. The ordinary claim owner who resides in the State has his assessment work completed before now and therefore will not receive any benefit. This measure will work a real hardship on hundreds of miners in this State who depend on doing assessment work for absentee owners during this period. Absentee owners, corporations, and a very few local owners let their work go until the last day before starting their assessment, therefore they can take advantage of such a measure. It is true that there is a small minority of

mine owners advocating and agitating the passage of this bill, but on the other hand there are hundreds of prospectors that would be glad to see it fail, for the reason that they would not receive any benefit and besides lose the opportunity of employment which to many is the only income that they have to subsist on during the balance of the year.

I trust that you will look into both sides of this matter and use your influence in having this bill pigeonholed where it belongs. If the bill would eliminate the assessment for the year 1933 it would not be so bad, for everybody would have an even break. I would be glad to hear from you about this matter, and thanking you for whatever consideration you may give this letter, I am,

Yours very truly,

J. C. DEVINE.

KINGMAN, ARIZ., May 24, 1932.

Senator Carl Hayden,

Washington, D. C.:

Respectfully urge you vote and work against bill to relieve owners of unpatented mining claims from performing assessment work; many of our citizens are solely dependent on such work for their livelihood, and I believe they need such work more now then ever before

J. A. TATUM. Supervisor.

KINGMAN, ARIZ., June 1, 1932.

KINGMAN, ARIZ., June 1, 1932.

Hon. Carl Hayden,
United States Senate, Washington, D. C.

Dear Senator Hayden: I am forwarding herewith a petition signed by 180 residents of Mohave County, Ariz., urging active opposition on your part to the measure now pending in the Senate which would relieve the owners of unpatented mining claims from performing their annual assessment work this year.

We realize of course that there are arguments both for and

from performing their annual assessment work this year.

We realize, of course, that there are arguments both for and against the measure, but there are so many of our people who depend on such work for the only real money they see from year to year that I can not but believe that the majority hope the measure will not be enacted into law. While I do not pretend to be fully advised, it seems logical that the condition which prevails in Mohave County likewise obtains in other sections of the State; that is to say, that the persons who would benefit primarily by such legislation would be the nonresident owners of unpatented mining claims. For example, we have here in this county numerous groups of unpatented claims owned by residents of California, Minnesota, Pennsylvania, and other States. They are obliged to depend almost entirely for the performance of their assessment work. This furnishes employment for men and is of benefit also to the merchants who sell powder and other supplies, foodstuffs, tools, and machinery.

benefit also to the merchants who sell powder and other supplies, foodstuffs, tools, and machinery.

I trust that if this measure has not passed the Senate by the time this communication and the inclosed petition reach you that you will be persuaded to our point of view. In any event, you may be assured that whatever your action is on the measure I personally am satisfied you will do what you think is right.

With high regard, I am, very sincerely yours,

CHARLES P. ELMER, County Attorney.

PETITION

To the Arizona Delegation in the United States Congress at Washington, D. C.

We, the undersigned, being citizens of the State of Arisins: we, the undersigned, being citizens of the State of Arzona, and as such vitally interested in any legislation affecting the mining industry, respectfully urge you to vote and work against the bill pending before Congress to relieve the owners of unpatented mining claims from performing their annual assessment work upon the following grounds:

First. Many of our citizens are depending upon such work for their means of livelihood.

Second. Such legislation is not generally helpful to the mining industry as the performance of the assessment work often results in the discovery of workable ore bodies, which permits of the em-

ployment of men.

Third. The net effect of such legislation is to aid a few owners of claims, whom we believe still have the means to carry on such

Fourth. It would not help the individual miner and prospector, who ordinarily performs work on his own claims in spare time and who generally exists through being able to perform assessment work for nonresident owners.

Fifth. It would deprive needy men of employment at a time

when it is most needed.
(Signed by Art Sievert and 178 other citizens of Mohave County,

Report No. 1019

SUSPENSION OF ANNUAL ASSESSMENT WORK ON MINING CLAIMS Mr. PATTERSON, from the Committee on Mines and Mining, sub-

Mr. Patterson, from the Committee on Mines and Mining, submitted the following report (to accompany S. 5137):

The Committee on Mines and Mining, to whom was referred S. 5137, providing for the suspension of annual assessment work on mining claims held by location in the United States and Alaska during the year ending at 12 o'clock meridian, July 1, 1933, having considered the same, report favorably thereon and recommend that the bill do pass with the following amendment:

Strike out period, end of line 11, and insert colon with following proviso:

"Provided, That the provisions of this act shall not apply in the case of any claimant not entitled to exemption from the payment of a Federal income tax for the taxable year 1932: Provided further, That every claimant of any such mining claim, in order to obtain the benefits of this act, shall file, or cause to be filed, in the office where the location notice or certificate is recorded, on or before 12 o'clock meridian, July 1, 1933, a notice of his desire to hold said mining claim under this act, which notice shall state that the claimant, or claimants, were entitled to exemption from the payment of a Federal income tax for the taxable year 1932."

So that the bill as amended will read as follows:
"A bill providing for the suspension of annual assessment work on mining claims held by location in the United States and

"Be it enacted, etc., That the provision of section 2324 of the Revised Statutes of the United States, which requires on each Revised Statutes of the United States, which requires on each mining claim located, and until a patent has been issued therefor, not less than \$100 worth of labor to be performed or improvements aggregating such amount to be made each year, be, and the same is hereby, suspended as to all mining claims in the United States, including Alaska, during the year beginning at 12 o'clock meridian July 1, 1932, and ending at 12 o'clock meridian July 1, 1932, and ending at 12 o'clock meridian July 1, 1933:

"Provided, That the provisions of this act shall not apply in the case of any claimant not entitled to exemption from the payment of a Federal income tax for the taxable year 1932:

payment of a Federal income tax for the taxable year 1932:
"Provided further, That every claimant of any such mining claim, in order to obtain the benefits of this act, shall file, or cause to be filed, in the office where the location notice or certificate is recorded, on or before 12 o'clock meridian, July 1, 1933, a notice of his desire to hold said mining claim under this act, which notice shall state that the claimant, or claimants, were entitled to exemption from the payment of a Federal income tax for the taxable year 1932."

The foregoing bill protects valid existing mining claims against

The foregoing bill protects valid existing mining claims against forfeiture of title for nonperformance of the annual assessment work for the current year ending July 1, 1933. Similar relief bills have been enacted at different times in the past during conditions of great distress or a national crisis. Such a bill was passed during the World War when a suspension was allowed on passed during the world war when a suspension was answed on account of the shortage of labor. During the last session of Congress a similar bill was passed, suspending annual assessment work on mining claims for the year ending July 1, 1932, as the depression had created an acute shortage of money with which to do the necessary work, and this condition continues to exist at this time.

Due to circumstances over which they have had no control and for which they were in nowise to blame, thousands of small mine claimants throughout the West are in danger of losing their claimants throughout the West are in danger of losing their property because they are unable to secure the money with which to do the required improvement work. Forfeiture of rights for nonperformance of required expenditure will take effect July 1, 1933, unless Congress grants relief. Many of those who will be affected are old prospectors whose mining claims represent their all, so far as this world's possessions are concerned. At great sacrifice of time, labor, and money they have kept their claims in good standing. To-day they are having a serious time making a bare living without being able to find the time and money to enable them to go into the mountains to do the assessment work on their claims. work on their claims.

work on their claims.

It was represented to the committee that while there were many mine claimants wholly unable to do the required assessment work, that there may also be many claimants who were in position to do so. The committee, therefore, deemed it advisable to include in the bill the proviso that the provisions of this act shall not apply to any claimant who will be required to pay a Federal income tax for the year 1932. Under the bill as amended, those who are unable to perform them are relieved of the assessment requirements for the year ending July 1, 1933, while those who made a profit during the year 1932 will be required to do the assessment work under existing laws.

It was also represented to the committee that there are many It was also represented to the committee that there are many abandoned mining claims and no record of such abandonment. As a result, these claims may be revived after many years should they become valuable for mining or any other purpose. The committee, therefore, deemed it advisable to include the provision that every claimant desiring to obtain the benefit of this act must file notice to this effect in the office where the location notice or the certificate is recorded by July 1, 1933.

This bill will be of great benefit to many people and will do an injury to no one, and for these reasons the committee recommends its passage as amended. The bill has been referred to the Secretary of the Interior, for the opinion of that department, and as will be noted by the letter from the Hon. Ray Lyman Wilbur,

as will be noted by the letter from the Hon. Ray Lyman Wilbur, Secretary of the Interior, and memorandum attached, the Interior Department has no objection to the passage of the bill.

DEPARTMENT OF THE INTERIOR, Washington, December 20, 1932.

Hon. Roscoe C. Patterson, Chairman Committee on Mines and Mining, United States Senate.

MY DEAR MR. CHAIRMAN: In further response to your request of December 14 for a report on S. 5137, a bill "providing for the suspension of annual assessment work on mining claims held by

location in the United States and Alaska," I transmit herewith a memorandum on the subject that has been submitted by the Commissioner of the General Land Office, to which attention is invited. The department will offer no objection to the passage of the bill.

Very truly yours,

RAY LYMAN WILBUR, Secretary,

DEPARTMENT OF THE INTERIOR GENERAL LAND OFFICE, Washington.

Memorandum for the Secretary.

Reference is made to the letter to you of December 14, 1932, from Hon. Roscoe C. Patterson, chairman Committee on Mines and Mining, United States Senate, submitting for report copy of S. 5137, entitled "A bill providing for the suspension of annual assessment work on mining claims held by location in the United States and Alaska," which provides for the suspension of such work during the year beginning at 12 o'clock m., July 1, 1932, and ending at 12 o'clock m., July 1, 1933.

Annual assessment work on unpretented mining locations in the

Annual assessment work on unpatented mining locations in the United States, including Alaska, was suspended for the year beginning July 1, 1931, and ending July 1, 1932, by Public Resolution No. 23, approved June 6, 1932, as amended by Public Resolution No. 30, approved July 30, 1932. I am not informed that conditions are anywise different at this time from what they were last year and I therefore have no objection to make to the enactment of the bill

C. C. MOORE, Commissioner.

BANKING ACT

The Senate resumed the consideration of the bill (S. 4412) to provide for the safer and more effective use of the assets of Federal reserve banks and of national banking associations, to regulate interbank control, to prevent the undue diversion of funds into speculative operations, and for other purposes.

Mr. GLASS. Mr. President, when the Senate recessed on yesterday I was directing attention to that provision of the pending bank bill having to do with the liquidating corporation for the benefit of depositors in closed banks, the design being to enable the liquidating corporation greatly to improve existing methods of liquidating these banks, and to enable it speedily to come to the relief of the depositors when their funds should be tied up in these banks.

It was suggested that the earnings of the Federal reserve banks should continue to go into the Treasury instead of into the surplus funds of the Federal reserve banks. Some people appear to imagine that these funds, transferred to the reserves of the Federal reserve banks, would be used for private rather than public purposes. On the contrary, just in proportion to the increase in the surplus funds of the Federal reserve banks, these banks are enabled to accommodate member banks with loans, and member banks in turn are enabled to accommodate commerce, industry, agriculture, and individuals, whether through loans based upon visible collateral, or loans to individuals upon indorsements, known as character loans. So that just in proportion as the transfer of these excessive profits, which are not now very excessive, inasmuch as 4 of the 12 Federal reserve banks failed to earn in excess of the 6 per cent interest last year, just in proportion as the transfer of these funds to the reserve funds of the Federal reserve banks takes place, in that degree the business of the country is served.

We hear talk about the "pee-pul." Who are the people? Are not people employed in industry? Are not people employed by mercantile and commercial establishments of all kinds? Are not people employed by those who find it essential to get credits at banking institutions? If so, the transfer in equity of the excess earnings of Federal reserve banks to the surplus funds of Federal reserve banks is in the interest of the people, is in the interest of employment, continuous and otherwise.

Attention was called to the fact that in one single year of the 19 years of the existence of the Federal reserve system these earnings of the Federal reserve banks were extraordinarily excessive, amounting to more in one year than all of the franchise tax paid by all of the 8,000 national banks of the country combined over an entire period of 15 years. But that was a most unusual thing, a thing which had never occurred theretofore, a thing which has not occurred since, and very likely never will occur again. It was due to the excessive speculation of the period. It was due to the abominable species of profiteering that became so accentuated and so destructive of the peace and happiness of the country that both branches of Congress with unanimity passed resolutions calling on the Federal Reserve Board to take measures of relief, and Senators on this floor bitterly vituperated the then Attorney General of the United States for not putting those profiteers in jail.

Another related cause, if not a primary cause, of that situation was that the Federal reserve system at that time had but a little over \$2,000,000,000 of gold reserves, which necessitated excessive borrowing by member banks of the system from the Federal reserve banks, whereas to-day they have four billion and a half of gold in the system, which averts very largely the necessity of borrowing by member banks.

These earnings, therefore, are not sufficient to make any impression at all upon the total revenues of the Government of the United States, but they are or may become sufficient to enable Federal Reserve banks more liberally and more readily to respond to the credit requirements of their member banks, and will, in turn, enable individual banks more readily and willingly to respond to requirements of the business people of this country of every description.

I shall not comment any further on the question of banking affiliates, except to say that I could wish that every Senator would get the Senate document containing the very fine opinion of Solicitor General Lehmann given to the President of the United States at his request, and approved by the then Attorney General of the United States, Mr. Wickersham, bringing in grave question and conclusively proving that these affiliates are backstairs institutions which have no real legal existence, and are transacting business denied to them not only by the text of the national bank act but by the spirit and history and tradition of the act.

Yesterday I called attention to the fact that the platform declaration of the Democratic Party at Chicago textually denounced that system of banking, and called for its abolition. I directed attention to the fact that in his address at Columbus, Ohio, on the following August 20 the President-elect specifically and definitely declared that system of banking to be dangerous to the country, and approved that declaration of his party platform which called for its abolition.

I have here on my desk now the annual report of the superintendent of banking of New York State. That gentleman is a personal friend of the President-elect, regarded by all persons familiar with the banking business as unusually expert in his knowledge of the philosophy and the technique of banking, one of the most courageous as well as one of the most competent of the banking experts of this country, recommending to the New York Legislature to divorce these affiliates from their parent banks, and require them to organize as independent institutions if they would continue in business. Yet we find here in the Senate those who have brayed and brayed about party declarations and about views expressed three years ago by the Presidentelect.

I have indicated exactly where the crusade against the banking bill had its origin. The little banks were covertly incited to opposition to the bill from those large interests which antagonize other features of the bill. But my distinguished colleague from Ohio [Mr. Bulkley] is charged by the committee with discussing that provision of the bill, so I leave that aspect of the problem.

MEANS EXPANSION OF CREDIT

Touching again for a few moments on the branch-banking feature of the bill, those Senators and those persons outside of the Senate who seem to fear that it means concentration of credit are, in my view, vastly mistaken.

Mr. LONG. Mr. President, will the Senator yield? I want to offer some amendments to the bill without taking the floor away from the Senator. Will he permit me to offer the amendments at this time?

Mr. GLASS. Undoubtedly; but I will not permit the Senator to take the floor away from me.

Mr. LONG. I understand that. I wish to offer several amendments to the bill, if the Senator would not mind.

Mr. GLASS. Just send them up to the desk and let them be printed, if the Senator please.

Mr. LONG. All right.

The PRESIDING OFFICER (Mr. Fess in the chair). If there is no objection, the amendments will be printed in the RECORD

Mr. LONG. I shall want to have them read later, but not

Mr. COPELAND. Will the Senator yield?

Mr. GLASS. For what purpose?

Mr. COPELAND. For a similar purpose to that requested by the Senator from Louisiana.

Mr. GLASS. I yield.

Mr. COPELAND. Under the rule, I understand all amendments have to be sent forward now. I have here amendments which I offered on the 9th of last May relating to branch banking.

Mr. LONG. Let my amendments be offered and considered as read.

The PRESIDING OFFICER. Without objection, that may be done with reference to the amendments offered by the Senator from Louisiana and the Senator from New York. The Chair will state that there was a request made yesterday by the Senator from Arkansas [Mr. Robinson] that all amendments offered should be considered as read, and that request was granted.

Mr. KEAN. Mr. President, a parliamentary inquiry. The PRESIDING OFFICER. The Senator will state it.

Mr. KEAN. Are all amendments already printed that were previously offered considered as having been read?

The PRESIDING OFFICER. They are considered as having been read.

The amendments submitted by Mr. Long, intended to be proposed by him to Senate bill 4412, were ordered to be considered as read, to lie on the table, to be printed, and to be printed in the RECORD, as follows:

On page 5, strike out lines 14 to 23, both inclusive

On page 5, strike out lines 14 to 23, both inclusive.
On page 5, line 22, beginning with the word "into" to strike out through the word "bank" in line 23, and insert in lieu thereof the following: "to the United States as a franchise tax except that the whole of such net earnings, including those for the year ending December 31, 1918, shall be paid into a surplus fund until it shall amount to 100 per cent of the subscribed capital stock of such bank, and that thereafter 10 per cent of such net earnings shall be paid into the surplus."

On page 10, line 5, strike out "seven members, including" and insert in lieu thereof "eight members, including the Secretary of the Treasury and".

the Treasury and ".

On page 11, line 3, strike out "The" and insert in lieu thereof
"The Secretary of the Treasury and the".

On page 11, line 4, strike out "he is" and insert in lieu thereof
"they are".

On page 11, line 4, strike out "he is" and insert in lieu thereof "they are".

On page 12, line 6, beginning with the word "At," strike out through the word "tempore" in line 10, and insert in lieu thereof the following sentence: "The Secretary of the Treasury shall be ex officio chairman of the Federal Reserve Board."

On page 12, line 15, immediately after the word "oath," insert "to the Secretary of the Treasury".

On page 35, line 18, immediately before the period insert a colon and the following: "Provided further, That the foregoing provisions of this paragraph shall not apply with respect to the dealing by any such association in any obligations of the United States or the obligations of any State or its political subdivisions."

On page 43, line 25, immediately before the period insert a colon and the following: "Provided, That the provisions of this section shall not apply with respect to the affiliation in such manner by any member bank with any such corporation, association, business trust, or other similar organization engaged solely in the issue, flotation, underwriting, or sale of bonds or other obligations of the United States, or of any State or its political subdivisions, in any case in which such member bank shall have obtained from such corporation, association, business trust, or other similar organization an agreement that it shall be subject to the same supervision and control as is exercised by the Federal Reserve Board over member banks" supervision and control as is exercised by the Federal Reserve Board over member banks."

Mr. GLASS. Mr. President, when interrupted I was making reference to the fact that one or two of my colleagues, and many persons outside of the Senate less familiar with banking processes, seem to entertain some fear that controlled branch banking would mean a centralization of credits, whereas in my view it would mean a diffusion of credits. That is the view of the most experienced bankers Comptroller of the Currency, Mr. Pole, who on the branch banking problem testified before the Banking and Currency Committee. My attention has just been brought to the fact that it was the view of the late Woodrow Wilson, President of the United States, that controlled branch banking means a diffusion of credit. It means that thousands of small communities throughout the country now deprived of all banking facilities

Mr. LONG. Mr. President, will the Senator yield for a question?

Mr. GLASS. If I may first finish my sentence. It means that thousands of small communities throughout the country now deprived of all banking facilities would be enabled without great inconvenience to have this service. It means that thousands of other communities throughout the country, with inadequate banking facilities, with weak tottering banks, unable to respond to the requirements of agriculture, commerce, or industry, would have increased credit facilities offered.

I now yield to the Senator from Louisiana.

Mr. LONG. Does the Senator recall having once written a book on banking?

Mr. GLASS. I thought I wrote a very good book on banking. [Laughter.]

Mr. LONG. I wrote one like that once myself. I see this in the book-

Mr. GLASS. I am happy that mine has been withdrawn from publication.

Mr. LONG. I just want to quote a line out of this book and ask the Senator if he has changed on this point.

Mr. GLASS. Very likely I have. It is said that wise men change their minds. [Laughter.] Why, Mr. President, I started out last fall in my exposition of this bill by stating that I once was intensely prejudiced against the idea of branch banking; but I hope I am capable of learning things, and on this problem I have learned a great deal.

Right on this particular point let me read extracts from several letters received by me only to-day. Here is a letter from Belding, Mich .:

DEAR SENATOR GLASS: I wired you last night as follows:
"So far as I can determine, the citizens of Belding are unaniously in favor of the bill known as the Glass bill. This town mously in favor of the bill known as the Glass bill. This town of nearly 5,000 people has been without banking facilities for 18 months. It is very inconvenient to be without banking accommodations in a town of this size. We formerly had two banks here, but one bank absorbed the other one, and afterwards the bank that absorbed the other closed its doors. This situation is the same in many other towns in this State. A large amount of deposits are going into postal savings owing to the lack of banking facilities. In my judgment, something has got to be done in this country for the banking situation, and your bill, with the Vandenberg amendment, to my mind, suits the condition admirably." admirably.

BRITTEN F. HALL.

Mr. VANDENBERG. Mr. President, will the Senator yield?

The PRESIDING OFFICER. Does the Senator from Virginia yield to the Senator from Michigan?

Mr. GLASS. I yield.

Mr. VANDENBERG. May I say to the Senator further in respect to this particular Michigan community which he has been discussing that I am told it now has banking services only through an itinerant banking truck which arrives three days out of six. Yet here is a community which once upon a time was a busy industrial community, and one of the reasons why it is now prostrate and is calculated not soon to recover is the fact that it has absolutely no banking facilities whatever except the meager service to which I have adverted.

The letter which the Senator has read is from a distinguished citizen who has a keen insight into all possible banking hazards, because he has been in the business for years; and when he subscribes to the proposition that the branch banking privilege is the only thing that can save his community at this time, he knows whereof he speaks. When he says that his community wants this option, he is entitled to be heard with authority. If there be infirmities connected with branch banking, they are less than nothing

and publicists in the country. It was the view of the late | compared with the fatal infirmities involved in a lack and loss of all banking facilities.

Mr. GLASS. And the Senator from Michigan knows, as I know and as the committee was told officially by the Comptroller of the Currency, that there are thousands of communities throughout the country in every State similarly situated. The few letters I am reading now are just pertinent to this aspect of the case, to the problem of a diffusion of credits.

It has been complained that there was no hearing by the committee on the branch banking problem. While it was extensively discussed in all of its aspects, there was no hearing on a single half sentence in this bill which altered the provision that had appeared in every other print of the bill authorizing branch banking in States the laws of which do not permit branch banking to State banks. The reason for this was that, in the course of the hearings held, the Comptroller of the Currency and members of the Federal Reserve Board, including the governor thereof, appeared before us in public and in private conference and urged region-wide branch banking. The Comptroller of the Currency urged branch banking in trade areas.

The Governor of the Federal Reserve Board, as I recall his attitude, wanted to have branch banking confined only to Federal reserve districts crossing many State lines. Therefore the subcommittee, still inviting advice, still carefully submitting to criticism from any responsible source, undertook to alter that particular provision of the bill so as to authorize state-wide branch banking to national banks regardless of laws relating to State banks.

It has been said there has been no hearing on that alteration of the branch banking provision, which appeared in every print of the bill. There was no further public hearing upon branch banking at all because the whole problem had been discussed, not only at hearings but for years and years before the committees of Congress. Nothing new can possibly be said upon the subject; but when the subcommittee reported that alteration to the full committee, it was the privilege of anyone of the 19 members of the committee to have demanded a hearing upon that alteration. However, not one of them did it.

That report was made to the full committee in April of last year, and only the other day it was sought, without due authority from the committee, to have a hearing on that one provision of this bill. The bill was in possession of the Senate and not within the jurisdiction of the Banking and Currency Committee. It can not be gotten there except by a formal resolution adopted by this body recommitting the bill. Nevertheless, several opponents of the bill brought a man here from Chicago to testify in an incoherent, inconclusive, and, in some senses, a ridiculous way against branch banking. This was a gross discourtesy, as I conceive, to the chairman of the subcommittee charged by the full committee with the management of this bill. I did not attend any such bogus hearing, and I renounce and denounce it.

However, I am now going to give these gentlemen a "hearing" on this provision of the bill before the Senate. I have here some 3,000 or 4,000 letters and telegrams on the subject, and the Senate shall have a hearing on this provision of the bill. I have these telegrams divided as to States; they are from all over the United States.

Here is a letter from a little town in Wisconsin:

DEAR SENATOR GLASS: We confirm the following telegram to you to-day:

Parenthetically, let me say to the Senate that never in my 32 years' service in Congress have ever I invited a telegram or a letter in support of any view that I might entertain on banking problems. I have received them and have treated them with courtesy and serious deference, but I have never invited one. I have never been a party to a lobby for or against a bill. These 3,000 or more letters and telegrams came without any invitation from me.

We confirm the following telegram to you to-day: "We approve your banking bill and urge its enactment."
We take this position for the reason that we feel that the interest of the depositor should always come first.

"The interest of the depositor should always come first." | The pleas we have heard here have been for the little banks and the little banker and not for the people who deposit their money in those little banks and find that they totter over at the first gust of a disagreeable wind and lose the money of their depositors. This man says:

We feel that the interest of the depositor should always come first. The writer has been with this independent bank-

Hundreds and hundreds of those telegrams are from independent bankers, and by no means from bankers alone, but from farmers and business men, merchants, people of every description in the business of this country.

The writer has been with this independent bank for over 36 years, and it is our observation that if we had fewer banks and branch banks that there would be far less bank failures; and, in fact, we incline to the opinion that possibly all bank failures could be eliminated through the elimination of unwise competition and the multitudes of small banks, with the resulting small volume of

IRA W. PARKER,
President of the Markesan State Bank, of Markesan, Wis.

Here is a letter, among many hundreds, from a small town in New York. I am now reading just those received to-day. The others we shall have at a later and more elaborate "hearing" of this provision of the bill before the Senate.

DEAR SENATOR GLASS: I am very much interested in your bill as to branch banking and feel that it is very constructive and far-

reaching in its benefits.

I should like to cite you the deplorable condition of our city, brought about by the closing of our two banks in the summer of 1931. Since that time we have tried three times to start a local 1931. Since that time we have tried three times to start a local bank without avail. The people will not invest their money in a local bank because of the double liability, and I doubt if they would patronize a local bank with limited capital. There are hundreds of towns in the State of New York in the same difficulty, and the only solution is branch banking. The people demand safety above everything else and will not patronize an institution that has not adequate financial backing.

It has come to a fine pass when a community of 12,000, which these banks served, are subjected to the inconvenience of going wiles to do their banking business each day and armored cars are

miles to do their banking business each day and armored cars are being used to collect deposits for out-of-town banks

WILLIAM D. TWEEDY.

Mr. Tweedy is a former mayor of the city of Mechanicsville and a former director of one of the defunct banks which had such limited capital that it could not stand the first confusion in the financial system of the country.

Here [exhibiting] is a letter that I could neither read nor print without violating parliamentary limitations of debate; and here is another from which I will omit certain expressions that would violate the parliamentary requirements of discussion. Here, however, is a letter from Minneapolis, from which I read, as follows:

I am writing to-day to the Senators from Minnesota urging them to support the Glass banking bill, as I believe it is necessary to help strengthen our banking situation and give safety and service to many towns that are now without safe or proper banking facilities. There is need for quick action.

And then follows something of a vigorous nature about a filibuster in the Senate.

Safe and proper banking! I have not contended, nor would anybody who is at all familiar with the problem contend, that branch banking is a certain cure for bank fail-No intelligent person has ever made such a statement, and no intelligent person would ever get the impression that anybody who is an intelligent person ever intended to imply anything of the kind. So long as human nature is human nature there will be maladministration of banks as well as of other organizations; so long as human nature is human nature there will be knaves in the service of banks and knaves who are willing to graft upon banks.

So that no system of banking will insure against failure. What I have called attention to is the extraordinary fact that within the last three or four years those countries which enjoy the blessing of controlled branch banking have been put to the severest test in all the history of the world, with what result? That while this depression toppled over nearly 11,000 banks in the United States, not a bank has failed in Canada for 10 years; and the loss to depositors in the 67 years of the history of Canadian banks has been, in the aggregate, less than the loss to depositors in these 17 days

of January, 1933, in the United States. What we have said and do insist is that in England, with its branch banking, not a depositor has lost a dollar during this tremendous depression, whereas we have been told that \$2,600,000,000 of deposits in this country have been tied up by the failure of

That is a significant fact that ought to appeal to the judgment of men who are accustomed to thinking. Of course, it will not appeal to judgment where there is no judgment, nor to persons who are not accustomed to thinking but only to talking.

Here is a letter from another little town in Minnesota: DEAR SIR: It has come to our notice that the Glass bill, with its provisions for branch banking, will come before the Senate on provision. January 5.

This was received some time ago.

We desire to express our complete approval of the branch banking feature of the bill and sincerely hope it will be enacted

WILSON FOR BRANCH BANKING

A while ago I said that perhaps all Senators know, that the Comptroller of the Currency, Mr. Pole, advocates regionwide branch banking. I also referred to the fact that the late Woodrow Wilson, with a comprehensive knowledge of political economy, with a life training in government, had expressed the opinion that controlled branch banking meant a diffusion of credit, an expansion of credit, an extension of credit to the business interests of the country, with its beneficent reflection upon the fortunes of the employees of the industries and the business interests and farmers.

I ask that the clerk may be permitted to read this expression by Woodrow Wilson from an address delivered before the American Bankers' Association. The clerk will find it marked

The VICE PRESIDENT. Without objection, the clerk will read, as requested.

The legislative clerk read as follows:

[From page 232 of Proceedings of the Thirty-fourth Annual Convention of the American Bankers' Association, held at Denver, Colo., September 28 to October 2, 1908]

ADDRESS OF WOODROW WILSON

I am not here to advocate the establishment of branch banks or argue in favor of anything which you understand better than I do. But I have this to say, and to say with great confidence: That if a system of branch banks, very simply and inexpensively managed and not necessarily open every day in the week, could be established which would put the resources of the rich banks of the country at the disposal of whole countrysides to whose merchants and farmers only a restricted and local credit is now open, the attitude of plain men everywhere toward the banks and banking would be changed utterly within less than a generation. You know that you are looking out for investments; that even the colossal enterprises of our time do not supply you with safe incolossal enterprises of our time do not supply you with sale investments enough for the money that comes in to you; and that banks here, there, and everywhere are tempted, as a consequence, to place money in speculative enterprises, and even themselves to promote questionable ventures in finance at a fearful and wholly unjustifiable risk in order to get the usury they wish from their resources. You sit only where these things are spoken of and big returns coveted. There would be plenty of investments if you carried your money to the people of the country at large and had agents in hundreds of villages who knew the men in their neighagents in hundreds of villages who knew the men in their neighborhoods who could be trusted with loans and who would make profitable use of them. Your money, moreover, would quicken and fertilize the country, and that other result would follow which I think you will agree with me is not least important in my argument: The average voter would learn that the money of the country was not being hoarded; that it was at the disposal of any honest man who could use it; and that to strike at the banks was to strike at the general convenience and the general prosperity. I do not know what the arguments against branch banks are; but these I know from observation to be the arguments for them; and very weighty arguments they seem to me to be. me to be.

Mr. GLASS. Mr. President, I have here declarations by various trade bodies-the United States Chamber of Commerce and others.

Mr. WHEELER. Mr. President, will the Senator yield? The VICE PRESIDENT. Does the Senator from Virginia yield to the Senator from Montana?

Mr. GLASS. Yes.

Mr. WHEELER. I understand that the Senator feels that branch banking should be permitted only where the State legislatures by law permit State banks to have branches. Am I correct in that understanding?

Mr. GLASS. That does not exactly indicate my position. I have believed that national banks, being agencies of the Government of the United States, should be permitted to establish a reasonable number of branches in States, regardless of State law; but I did indicate that it was my judgment that that proposition would encounter bitter and prolonged contention, and that rather than have the many other wholesome provisions of this bill fail—provisions intended to separate these vicious affiliates, provisions intended to put an end under penalty to shameless stock speculation, provisions intended to relieve more promptly depositors in failed banks, and other kindred provisions—I myself would be willing to confine branch banking to those States which permit it to State banks if thereby I might secure these other provisions of the bill.

Mr. WHEELER. Let me say to the Senator that I do not think he and I are in any disagreement with reference to divorcing these banks from their affiliates. I am in thorough accord with his views as to that. I think the Senator's bill has many excellent provisions, with which I am in thorough accord; but the point I want to make is this: I do not want the United States Government to permit the establishment of branches in States where the people by express statute have forbidden it; or where they have not passed upon the matter, I do not want to permit national banks to go in there and establish branches against the will of the people.

Mr. GLASS. I have said that is a plausible, if not an altogether reasonable, contention.

Mr. WHEELER. What I was going to say to the Senator was this:

As the amendment is drawn up by the Senator from New Mexico [Mr. Bratton], it provides that—

A national banking association may establish and operate new branches within the limits of the city, town, or village, or at any point within the State in which said association is situated, if such establishment and operation are at the time permitted to State banks by the law of the State in question.

I was wondering if the Senator would consent to the amendment if it read as follows:

A national banking association may establish and operate new branches within the limits of the city, town, or village, or at any point within the State in which said association is situated, if such establishment and operation are at the time expressly authorized by the law of the State in question.

Mr. GLASS. What is the difference between authorization and permission?

Mr. WHEELER. Quite a vast difference, if the Senator will permit me to say so, by reason of this fact:

In the State of Montana and in a number of other States there is no law expressly either prohibiting or permitting State branch banking; but the State bank examiner has held that there is nothing in the charter of the State banks permitting a branch bank. Under that construction, in my humble opinion, branch banks could be established in that State unless they were expressly prohibited by the law of the State. Consequently, I wanted a provision to be placed in the statute that branch banks shall not be permitted in a State unless the legislature or the people themselves, through an initiative, actually by law say that they shall be permitted there.

Mr. GLASS. Mr. President, I have never been in favor of subterfuge of any nature in legislation, and I am sure the clear-headed distinguished Senator from New Mexico is not proposing to engage in any subterfuge.

Mr. WHEELER. Oh, no.

Mr. GLASS. What we mean is that national banks may have branches in those States which permit the same privilege to State banks.

Mr. WHEELER. Let me say to the Senator from Virginia that the Senator from New Mexico and myself are in accord with reference to this suggestion.

Mr. GLASS. I think both Senators are wrong about branch banking.

Mr. WHEELER. I do not think either of us is wrong about it.

Mr. GLASS. I know the Senator does not, but I do. I think the proof is convincing that, instead of being a centralization of credit, branch banking is a diffusion of credit, so concisely expressed by Mr. Wilson, "a quickening and a fertilization of credit throughout the country." That is what it means.

I was interrupted—though the Senator from Montana did not appreciate it—before I had finished a sentence. Right at this point let me show the utter impossibility, if I may, of this concentration of wealth, this abridgment of credit.

I will ask permission to insert in the Record a table prepared for me by the comptroller's office, showing the number of banks, national, State, and private, in the respective States of the country, of which there are 19,163. Mark you, if I may have the attention of the Senator from New Mexico, this legislation would affect only 6,150 national banks directly.

The Senator knows that a national bank is not permitted to own stock in another national bank; and that being so, it is inconceivable to me how there can be this "concentration of credit" in any single State, and I have inspected the table with great care.

The VICE PRESIDENT. Is there objection to the request of the Senator from Virginia?

There being no objection, the table was ordered to be inserted in the RECORD, as follows:

All banks in the country as of June 30, 1932, by States

	Total	National	State and private
Maine	115	43	72
New Hampshire	117	53	64
Vermont	100	45	55
Massachusetts	416	141	275
Rhode Island	34	10	24
Connecticut	212	58	154
Total, New England States	994	350	644
New York.	984	497	487
New Jersey	475	268	207
Pennsylvania	1,260	762	498
Delaware	59.	16	43
Maryland	205	68	137
District of Columbia	39	12	27
Total, Eastern States	3, 022	1, 623	1,399
Virginia	390	142	248
West Virginia	210	80	130
North Carolina	257	41	216
South Carolina	124	21	103
Georgia	312	62	250
Florida	184	49	135
Alabama	243 226	81	162
Mississippi	195	26 29	200 166
Louisiana	1, 058		565
Texas.	273	493	223
Arkansas	471	50 109	362
Kentucky	383	82	301
Total, Southern States	4, 326	1, 265	3, 061
Ohio	807	267	540
Indiana	695	161	534
Illinois	1, 149	345	804
Michigan	581	103	478
Wisconsin	857	135	722
Minnesota	840	237	603
Iowa	897	177	720
Missouri	914	101	813
Total, Middle Western States	6, 740	1, 526	5, 214
North Dakota	237	81	156
South Dakota	257	78	179
Nebraska	615	156	459
Kansas	880	222	658
Montana	151	53	98
Wyoming	73	25	48
Colorado	221	100	121
New MexicoOklahoma	49 510	26 242	23 268
Total Western States.	2, 993	983	2,010
Washington	259	86	173
Oregon	169	78	91
California	363	198	195
Idaho	112	31	81
Utah	71	15	56
Nevada	28	10	18
Arizona	26	10	16
Total, Pacific States	1,028	398	630

All banks in the country as of June 30, 1932, by States-Continued |

	Total	National	State and private
Alaska Territory of Hawaii. Puerto Rico. Philippines	16 19 14 11	4 1	12 18 14 11
Total. possessions	60	5	55
Total, United States and possessions	19, 163	6, 150	13, 013

Mr. GLASS. Mr. President, there may now be established chain and group banking systems. There are many such systems. I am not addressing myself to anybody whose confusion of mind is such that he can not differentiate a chain and group banking system from a branch banking system. They are, of course, entirely different.

Comptrollers of the Currency have been vituperated here upon the supposition that they have violated the law about chain and group banking. There is no law against chain and group banking. Chain banking has gone on for years and has proved a menace wherever tried.

BUSINESS MEN FOR BRANCH BANKING

Mr. President, I was about to state that I have here pleas for controlled branch banking from the National Industrial Conference Board, from the United States Chamber of Commerce, and from other organizations which I desire to call to the attention of the Senate.

Let me read you just a brief paragraph from a comprehensive, impartial survey of banking conditions undertaken by the National Industrial Conference Board, primarily for the benefit of business men:

If the test of a sound banking system is its ability to maintain its position and usefulness through economic adversity as well as prosperity, the American banking system failed signally in recent years. The failure of the banking system to function satisfac-torily under conditions of business depression revealed two serious defects. First, it showed that the functional changes in the banking system that had brought it into closer relations with the security markets involved manifold risks. Second, it revealed clearly the structural weaknesses of a local independent unit banking system, especially the one-sided character of the burden of maintaining that system in smaller communities.

Let me also read a paragraph from another earnest effort by business men to determine what is the matter with our banking system and to suggest constructive remedies for the correction of structural defects. The report of the banking committee of the Chamber of Commerce of the United States reads as follows:

Notwithstanding the problem of overcoming deep-seated prejudices in favor of the exclusive development of unit banking, your committee believes that one road to improvement of our banking committee believes that one road to improvement of our banking situation is the carefully regulated development of branch banking. The loss of the independent status of some banks not now in a position to protect fully the safety of the bank depositor, to whose welfare all too little attention has been paid, or to furnish adequate banking facilities to their communities, would produce benefit if these banks should be converted into branches of strong banks.

Because of the prohibitions upon branch banking, outside of restricted areas, by national and State member banks of the Federal-reserve system, which furnish about 60 per cent of the banking resources of the country, and the fact that either insufficient or no branching privileges are permitted State banks in many States where relief is needed, it is imperative in the interest of early general improvement that branch banking legislation proceed from the Congress of the United States.

THE PRESS FOR BRANCH BANKING

Let me now give the Senate some indication of public opinion as reflected in a few typical comments of many hundreds of a kindred nature.

Following is an editorial from the Chicago Sunday Tribune of Sunday, June 26, 1932:

Experience has shown that the down-town banks can survive experience has shown that the down-town banks can survive conditions which destroy the small independents; and of the small banks which have survived, all or nearly all are for all practical purposes branches of down-town institutions. These facts can not be overlooked by anyone who wishes to make bank deposits in this community secure against future difficulties. The banking laws should be revised as soon as possible to permit the stronger institutions to establish branches at strategic points

throughout the metropolitan area. The desire to foster small enterprises and to curb the growth of large ones is carried too far when it leads to the creation of unsound banks.

I read from an editorial in the New York Herald Tribune, June 29, 1932:

The Chicago "neighborhood" banks, in sponsoring the Hull amendment, were fearful lest they be swallowed up if the Loop banks were permitted to establish branches throughout the city's environs. They might have saved themselves these apprehensions,

environs. They might have saved themselves these apprehensions, for they have been virtually swallowed up even without such a development. Out of 224 institutions in existence in 1929 only about 60 remain. Last week the debacle of the "neighborhood" bank reached its final stage when 22 such institutions closed their doors within four days and induced temporary runs even on some of the stronger banks in the city's Loop district. * * * If it were the weak banks alone that had to pay, it would not be so unfortunate; but when weak banks topple, they undermine confidence in other institutions, with the results that we have witnessed in the case of Chicago. Chicago's record of more than 100 bank failures in the course of the past year and a haif, as contrasted with 13 in New York City, should be the clinching argument, if one were needed, for the adoption of a broad policy of state-wide branch banking throughout the United States.

From the Cleveland Plain Dealer, July 1, 1932:

Yet surely if the crisis has taught us anything, it is that a new national banking system is imperatively needed. Such a new banking system can not, however, be established within the framework of the old State rights philosophy.

From the Michigan State Digest, September 22, 1932: VIRTUE IN BRANCH BANKING

Michigan's experience of the past two years indicates that there is a virtue in the strong central banks of the State that unit banks are seldom able to match, and then only through amazingly efficient management and with the aid of more than an average share

Many able-managed local banks have been forced to suspend and reorganize or close altogether because of conditions in their locali-ties over which the bankers had no control. This has been espe-

ties over which the bankers had no control. This has been especially true in the 1-factory towns where industrial leaders had not been as conservative as the bankers.

Without abandoning the belief in the high character of the managers of most of Michigan's unit banks, so often expressed here, it is necessary to acknowledge that the experience of this State has shown that the support offered by a strong central organization can be of inestimable value to a bank and the community it serves.

Lansing perhaps furnishes one of the best examples of this fact. Before the depression it had three strong down-town banks and

Lansing perhaps furnishes one of the best examples of this fact. Before the depression it had three strong down-town banks and four smaller banks in the outlying sections of the city and East Lansing. One of the down-town banks has closed, another has been absorbed by the local unit of the Guardian-Detroit group in order to avoid a receivership. One of the East Lansing banks closed.

The Capital National Bank, local unit of the Guardian group, hant its doors wide onen during the worst financial storm the continuous continu

kept its doors wide open during the worst financial storm the capital city ever experienced and saved Lansing from financial and industrial chaos. This was no fortuitous circumstance, but the result of foresight and financial power furnished by the central organization.

organization.

During the time when bank receiverships seemed to be the order of the day in Lansing, the head of the Guardian organization was at the seat of the trouble, working night and day to stem the tide. By his efforts at least \$11,000,000 of Lansing deposits were saved from being indefinitely frozen up in a receivership.

Such service is of inestimable value to the communities to which it is rendered, and the problem of making it available over a wider area without sacrificing the important attributes of the unit bank is the most important question before the banking community and the public to-day. the public to-day.

Editorial from Michigan State Digest, October 21, 1932:

Regardless of the merits of the controversy over unit banks and branch banks, one fact has been plain in Michigan during the trying period through which the people and the banks have been passing: It is that at least one great banking organization has been able to maintain islands of security in practically every

been able to maintain islands of security in practically every important industrial center in the State.

The Guardian-Detroit group of banks have saved many of their communities from being stripped of every banking facility. About \$75,000,000 of Michigan capital has been saved to industrial use instead of being locked up in receivership accounts because this banking organization has had the foresight to prepare against adversity and to stand and take the gaff when adversity has overtaken any community in which it had a unit.

All the resources of a great state-wide banking organization have been concentrated at the seat of trouble whenever trouble developed. Banks might be falling all around the local unit of the Guardian group, as happened not so many months ago in

the Guardian group, as happened not so many months ago in

Lansing.

In every case the Guardian organization succeeded in being what its name implies, a true guardian not only of the funds intrusted to it, but of the community in which it was doing business. In some cases it succeeded in saving some of the rival institutions that would otherwise have gone into receivership.

There could be no more definite application of the "safety test" than the ones through which this organization has passed. In every discussion of the relative merits of branch banking theories this fact should be borne in mind.

Editorial from the Daily News, New York, November 11,

ALSO WANTED: BRANCH BANKING

As Senator Robinson of Arkansas says, banking reforms are another important obligation of Congress which ought to be met at the lame-duck session

We think Congress should legalize and encourage state-wide

we think Congress should legalize and encourage state-wide branch banking.

It is our loose banking laws, under which anybody can set up a bank with less preparation or study than it takes to become a lawyer, that have been chiefly to blame for the failure of more than 5,000 banks in the last three years. These small-time banks did not have the resources to weather the storm; and when the panic forced them under it swept away more than three billions of our people's money. That has got to stop.

State-wide branch banking is no cure-all, of course. But branch

banking in Canada and England, where it is nation-wide, has received a large part of the credit for preventing bank failures in those countries during times as bad as we have been having or worse. We understand that not a single bank failure has occurred in either Canada or England in the last five years.

If the Democrats in Congress and the White House will produce genuine banking reforms along these lines, the Democrats will have enacted some truly conservative legislation which the Republicans were afraid of because they thought the small bankers of the Western States would object. That fear has hurt not only the depositors and the Republicans but also the small bankers themselves.

Editorial from the Journal of Commerce of New York City, November 16, 1932:

A real clearing up of the banking situation must wait for the strengthening of individual banking units as the first step to-ward a repayment to the Reconstruction Corporation of the money which it has advanced to borrowing banks. In this connection, an extension of the branch-banking principle under suitable safe-guards appears to be the only way out. In banking, unlike cer-tain other industries, a combination of weaker units may make a relatively strong institution, owing to increased diversification of assets and the greater ability to meet withdrawals by depositors in individual offices. This is especially the case if the merger is accompanied by some addition of new capital, as may well prove

companied by some addition of new capital, as may well prove feasible in many instances.

The dangers of a too rapid conversion of the American banking system from a unit to a branch basis are well known. Unit banks that are managed in exemplary fashion and that have come through the depression with flying colors may be adversely affected by competition of new branches of city institutions if the latter are not restricted to where they are needed. If the large city institutions offer their needed cooperation in accomplishing a gradual evolution of branch banking, however, and if the national and State banking authorities show sound discretion in administering the law, these dangers should in the main be avoided. While loss of existing correspondent connections may appear to promise some contraction in earnings of large metropolitan banks for the immediate future, the resultant strengthening of the whole financial structure of the country should redound to their material benefit within a very short time.

Editorial from the Detroit Times, November 17, 1932:

In view of the shocking performance on the part of banks in the postwar period, the negative and obstructive attitude of bankers toward thoroughgoing reforms, as proposed in the Senate by CARTER GLASS, of Virginia, invites public criticism.

The Glass reform measure, frequently amended and refined by

suggestions from Federal reserve authorities, will again come before Congress when it reconvenes in December.

Irrespective of the depression alibi, it is part of the record that

Great Britain and Canada have gone through the strain without the suspension of a single bank.

In these circumstances the American people are entitled to assur-nces that a recurrence of such a black chapter in domestic ances that a recurrence finance will be prevented.

Moody's Investors Service is quoted in the Chicago Journal of Commerce, November 19, 1932, as follows:

We believe that the solution of the distressing banking conditions prevalent in the rural and agricultural districts must come from two directions—there must be a modification of Federal banking laws permitting national banks to extend their branch-banking practices; there also must be a general tightening up of State banking laws, entailing a greater degree of supervision over bank managements with further restrictions plead on the great state. bank managements, with further restrictions placed on the granting of bank charters.

Editorial from the New York Times, Sunday, November

But the evil remains that a multitude of banks, because of imperfect State banking laws, were organized under State char-

ters with insufficient capital, inexperienced management, and illters with insufficient capital, inexperienced management, and ill-guarded restrictions, varying widely in the different States. The result, as Mr. Lamont pointed out, has been that thousands of these banks have been subject to constant danger of insolvency "under the most ordinary conditions of difficult times," and that "90 per cent of the banks which failed in the decade 1921-1930 were located in rural communities." In protection of the depositors. Mr. Lamont strength under a reference of the broade benefits "90 per cent of the banks which failed in the decade 1921-1930 were located in rural communities." In protection of the depositors, Mr. Lamont strongly urged extension of the branch-banking system. Only by this, he held, can such communities have the benefit of service from institutions associated with and supported by strong and powerful city banks, conservatively managed and with highly diversified resources and liabilities.

Editorial from the New York Herald Tribune, November

The movement toward the establishment of a branch-banking system has gained much ground since the enactment of the first halting piece of legislation along these lines, the McFadden Act of 1927, which permitted city-wide branches. In fact, the change in sentiment has been so substantial that it may be said to-day that the question most widely asked is not whether this country is going to permit an extension of branch banking, but precisely where it will draw the geographical boundaries of such branch

From the Literary Digest of December 24, 1932:

TO MAKE BANKING SAFE FOR DEPOSITORS

"Now is the time to put the antifreeze in credits."

That is, the President wants it, the Secretary of the Treasury wants it, the bankers are reconciled to it, and so the bill worked out by Senator Glass to give the country bigger, better, and safer banks is in a fair way to enactment, the Pittsburgh Post-Gazette

The tragical statistics for bank failures have been recited over The tragical statistics for bank railures have been recited over and over again in the Government reports. But when they tell of 10,484 banks with deposit liabilities of nearly \$5,000,000,000 falling in the last 12 years, as against only 1 in Canada, they only hint at the miserable plight of thousands of American citizens losing, perhaps, their all in the failure of banks in which they have put their trust.

And then there are the millions hoarded because of the loss

of confidence in our banks, adding to the fear psychology which has been so big a factor in the depression. True, our public officials admit that the depression is bound to affect banks; but if Canada can get along with but one failure since 1921, many argue that we ought to be able to reorganize our system so as to get along with less than 10,000.

Of course, everybody admits that there are dishonest and inefficient bankers, but it is also agreed that our banking laws can be revised so as to diminish their capacity for harm. At the last be revised so as to diminish their capacity for harm. At the last session of Congress, after long hearings and much study, Senator Grass, of Virginia, chief author of the Federal reserve act, carefully worked out a bill intended to cut down the use of bank funds in stock-market speculation, to get banks out of the security-selling business, to aid depositors in closed banks, to tighten up official supervision of banks generally, and to extend branch banking so as to diminish the number of little, weak, poorly run banks which furnish the great majority of failures.

From the United States Investor, January 7, 1933:

BRANCH BANKING

We suspect that it is not just a coincidence that both the Comptroller of the Currency and the New York superintendent are strongly in favor of a larger measure of branch banking. Almost any man, charged as these two officials are with the task of protecting several million depositors, must have had his eyes opened recent years to one deplorable fault of independent unit banking.

LIKE GLASS BILL

Both the Comptroller and Superintendent Broderick would ap proach branch banking along the same lines, those already laid down in the Glass bill which the United States Senate is discussing this very week. They would not allow any great bank to set up a new branch at its will in any community and harass some well-managed unit bank in the same neighborhood. The requirewell-managed unit bank in the same heighforhood. The requirement of the Glass bill is that the bank shall acquire each branch by taking over some existing institution, except in towns where no bank exists. Moreover, the consent of the comptroller must be obtained in each case where a national bank is concerned. Mr. Broderick's recommendation runs foursquare to this idea. He would allow no bank or trust company of his State to establish a branch outside its own community, except with the combined consent of his own office and of the new banking board of his

consent of his own office and of the new banking board of his State, and he would require each bank to purchase an existing bank for its branch, except in places where no bank exists.

Thus, all of these authorities join in a belief which Superintendent Broderick states in this language: "Where well-managed, unit banks will always be a successful and continuous part of our banking system." It is significant, however, that he adds these words: "The recommendation as to branch banks is made solely because of our belief that it is an economic necessity, and it may provide a means in some instances of strengthening the banking structure and affording better protection to the depositing public."

In the quoted language he expresses what is the common motive of Senator Glass and the comptroller and himself, for advocating branch banking. It is essential as the way out of many a dilemma and as the means of meeting a genuine economic need.

and as the means of meeting a genuine economic need.

THE CURSE OF SPECULATIVE LOANS

Mr. President, there are several hundred other editorial expressions in behalf of this bill, particularly the branch bank provision, which I refrain from reading. So I turn to another provision of the bill which has been a center of attack from the money centers of the country. I explained it fully last summer. It is that provision which would seek to bring under control, in penalty, Federal reserve and member banks which lend the money and credits of their depositors for stock gambling in money markets. If we had taken out that provision, and taken out the provision against illicit banking affiliates, we would have had this bill on the statute books long ago.

Mr. LONG. Mr. President, will the Senator yield for a question?

Mr. GLASS. I yield.

Mr. LONG. I have been told that the Senator has said that he did not think this bill would prohibit the handling of Government and State bonds by the Federal reserve banks, that the Senator's provision against affiliates handling bonds was not intended to affect the handling of Government and State bonds.

Mr. GLASS. They are expressly excluded from the terms of the bill.

Mr. LONG. As to both affiliates and the banks?

Mr. GLASS. As to affiliates? We are trying to abolish the affiliates in a period of years.

Mr. LONG. The Senator has no objection, has he, to an affiliate handling them if they handle nothing but the Government and State bonds under supervision, the same supervision the banks are given?

Mr. GLASS. I am objecting to affiliates altogether. I am objecting to a national banking institution setting up a back-door arrangement by which it may engage in a business which the national bank act denies it the privilege of doing. If investment banking is a profitable business, who does not know that such business will be set up as a separate institution, not using the money and prestige and facilities of a national bank and its deposits to engage in investment activities? I want to make it impossible hereafter to have the portfolios of commercial banks filled with useless speculative securities, so that when stringency comes upon the country these banks may not respond to the requirements of commerce. That is what is the matter with the country to-day, and it is because this bill would avert a repetition of that disaster that intense and bitter opposition has been

organized against it.

Gentlemen talk about "the people."

Mr. LONG. Mr. President, will the Senator show me the provision of the bill which would except a bank handling municipal bonds? I confess my inability to find such a provision.

Mr. BULKLEY. Mr. President, will the Senator from Virginia yield to me? I think I can call attention to that very quickly.

Mr. GLASS. I yield to the Senator from Ohio to do that. Mr. BULKLEY. On page 36, beginning in line 4, the bill reads:

The limitations herein contained as to investment securities shall not apply to obligations of the United States, or general obligations of any State or of any political subdivision thereof, or obligations issued under authority of the Federal farm loan act as amended.

Mr. LONG. It says "general obligations." I do not suppose the Senator would mind amending that?

Mr. BULKLEY. I would not want to answer the question without seeing the amendment.

Mr. LONG. There are bonds like highway bonds, or port bonds, things of that kind, which might not be included in the term "general obligations." They are not what we would call "general obligations." I do not suppose there ought to be any particular argument about that, however. There is a class of special bonds of States, general obligations of States, which are not, strictly speaking, general obligations, such as levee bonds.

Mr. WALSH of Montana. Mr. President, my State is interested in that feature as well. The Senator from Louisi-

ana will observe that the bill includes the "general obligations of any State or of any political subdivision thereof."

Mr. LONG. I understand that, but, as an example, we have a levee board in the city of New Orleans which may issue bonds.

Mr. WALSH of Montana. That is a political subdivision of the State of Louisiana.

Mr. LONG. But their bonds are not general obligations of the subdivision. It will be found that the term "general obligations" will frequently be embarrassing in the marketing of bonds.

Mr. WALSH of Montana. They would not be general obligations of the State, as a matter of course, but they would be general obligations of the political subdivision.

Mr. GLASS. Mr. President, I am sure that is true, and I am sure that was the intention of the committee, and I feel that, with the advices we had, under the scrutiny of the committee's technician, we made very broad exemptions.

Section 13 of the bill deals with the use of Federal reserve facilities and member-bank facilities for gambling purposes. I know there is some objection to speaking of it in plain terms. Some people are disposed to call it "investment," but nobody ever yet "invested" his money and stood at a stock ticker to see what the price was going to be in the next 5 or 10 minutes, or hour or so. That is not "investment." That is betting on the status of the market. It is just as much gambling as a game of poker.

It seems a mockery to enact State and community laws against gambling at cards and on horse racing, and having this wholesale gambling that not only affects those who are engaged in it, but affects the entire business fabric of the Nation. It was this that brought us down in the crash. That is what is the matter with us now. I am no moralist. I am no uplifter. I am not going around seeking to punish the delinquencies of human nature. People who want to gamble with their own money give me no worry. But that is not what is involved here. I am not even objecting to an individual member bank of the Federal reserve system loaning its own money to reckless speculators on the market, if it be its own money. But that is not what they loan. They loan the money of their depositors for this purpose. It is not that to which I am particularly objecting. What I am objecting to is the lending of reserve funds of the Federal reserve system. It is that to which I am objecting. That is what the law for 19 years has prohibited, and that is what for 19 years these people have disregarded because no penalty was attached.

As I repeatedly have pointed out, the Federal reserve act textually declares that in the definition of eligible paper rediscountable at a Federal reserve bank there shall not be included notes, bills of exchange, or other evidences of debt designed to be used for speculative or investment purposes.

The English language could not possibly make it plainer than it is in the law. But because the law for 19 years has imposed no penalty, it has been disregarded by both the speculators and the bankers and the Federal reserve administration. The bill proposes to put a stop to that sort of thing.

I noted the fact that 10 banks in New York City alone, of the hundreds of banks there, over a period of six months in 1929 borrowed in excess of \$800,000,000 from the Federal reserve banks on their 15-day obligations, which means that the major portion of that great amount borrowed by those 10 banks alone was thrown into the maelstrom of stock speculation, and thus the reserve funds of the Federal reserve banking system were a large contributor to that shocking crash that wrecked all business in this country and had its frightful repercussions in foreign lands.

I am in favor of putting a stop to that sort of thing. Sinister suggestions here that somebody on the Banking and Currency Committee is representing or responding to the interests like these, of course, have not the shadow of foundation. I am tempted to say they but reflect what some people might be willing to do if opportunity should be afforded.

Mr. FLETCHER. Mr. President-

The PRESIDING OFFICER (Mr. METCALF in the chair). Does the Senator from Virginia yield to the Senator from Florida?

Mr. GLASS. I yield.

Mr. FLETCHER. Did not this sort of practice result in call loans amounting to about \$8,000,000,000 at that time?

Mr. GLASS. Yes. Not content with flinging into the maelstrom of speculation billions of dollars of outside banks and corporations, they appropriated the reserve-fund facilities of the Federal reserve banks.

Mr. McKELLAR. Mr. President-

The PRESIDING OFFICER. Does the Senator from Virginia yield to the Senator from Tennessee?

Mr. GLASS. I yield.

Mr. McKELLAR. As I understand it the law now prohibits such transactions, but furnishes no means of punishing for infraction. Am I to understand that section 13 of the present bill simply confers the power to punish upon the Federal courts of the country? Is that the program?

Mr. GLASS. It gives the Federal Reserve Board and the Federal reserve banks the definite right to suspend from the privileges of a Federal reserve bank any bank that continues that sort of thing after being duly warned by either the Federal reserve bank or the Federal Reserve

Talk about subterfuges in legislation! Yes; I have been "approached" on these matters. I have had great bankers to seek private interviews with me and have heard their pleas, one of which was to change the little word "or." to and "-an innocent change, I was told-but had it been made and the officials of a given Federal reserve bank should fail to give notice to the member bank that it would be suspended from the privileges of the system should it persist in its speculative loans, had we changed it to "and" and should encounter a board of bank directors of that sort, as we had encountered one, that would flout the authority of the Federal Reserve Board, there would have been no remedy.

But under the existing provision of the bill, if the administrators of any Federal reserve bank, as once happened and may more than once happen, should fail to warn the offending bank, the Federal Reserve Board here at Washington would have authority to serve notice on that offending bank; and if it should persist in its speculative loans, it could deprive the bank of further privileges of rediscount at the Federal reserve bank.

Could there be anything more reasonable than that, or are we to have no legislation at all? We have been told that we shall not have. Is the Senate reduced to that level of legislative impotence that it may be told by any member, or any group of members not constituting a majority of the body, that it shall not legislate upon great problems; that it shall not pass a bill which these bankers know full well would prevent a repetition of this frightful financial debacle?

I am sure no Senator will imagine that I am engaged in a filibuster, or that I desire any delay. I am simply trying to brush away the trash that has been flung against this measure and to let the Senate understand its contents and determine whether it may be sacrificed. All I have ever wanted is a vote. I explained the bill nearly a year ago, answering every question that was propounded as to its provisions. All we want now is a vote.

Mr. THOMAS of Oklahoma. Mr. President-

The PRESIDING OFFICER (Mr. LA FOLLETTE in the chair). Does the Senator from Virginia yield to the Senator from Oklahoma?

Mr. GLASS. I yield to the Senator for a question.

Mr. THOMAS of Oklahoma. I thought the Senator had yielded the floor.

Mr. GLASS. No; I have not yielded the floor.

Mr. THOMAS of Oklahoma. I will state that I desired to suggest the absence of a quorum. That was the purpose of my rising, Mr. President.

The PRESIDING OFFICER. Does the Senator from Virginia yield for that purpose?

Mr. GLASS. I yield for that purpose.

The PRESIDING OFFICER. The clerk will call the roll. The legislative clerk called the roll, and the following Senators answered to their names:

Ashurst	Cutting	Kean	Russell
Austin	Dale	Kendrick	Schuyler
Bailey	Davis	Keyes	Sheppard
Bankhead	Dickinson	King	Shipstead
Barbour	Fess	La Follette	Shortridge
Barkley	Fletcher	Lewis	Smith
Bingham	Frazier	Logan	Smoot
Black	George	Long	Steiwer
Blaine	Glass	McGill	Stephens
Borah	Glenn	McKellar	Swanson
Bratton	Glodsborough	McNary	Thomas, Idaho
Brookhart	Gore	Metcalf	Thomas, Okla.
Broussard	Grammer	Moses	Townsend
Bulkley	Hale	Neely	Trammell
Bulow	Harrison	Norbeck	Tydings
Byrnes	Hastings	Norris	Vandenberg
Capper	Hatfield	Nye	Wagner
Caraway	Hawes	Oddie	Walcott
Connally	Hayden	Patterson	Walsh, Mass.
Coolidge	Hebert	Pittman	Walsh, Mont.
Copeland	Howell	Reynolds	Watson
Costigan	Hull	Robinson, Ark.	Wheeler
Couzens	Johnson	Robinson, Ind.	White

The PRESIDING OFFICER. Ninety-two Senators having answered to their names, a quorum is present.

Mr. ROBINSON of Arkansas. Mr. President, will the Senator from Virginia yield to me to submit a request for unanimous consent?

The PRESIDING OFFICER. Does the Senator from Virginia yield to the Senator from Arkansas?

Mr. GLASS. I yield.

Mr. ROBINSON of Arkansas. Mr. President, I ask unanimous consent that after the hour of 2 o'clock on Friday, January 20, no Senator shall speak more than once or longer than 30 minutes on the pending bill or on any amendment thereto.

The PRESIDING OFFICER. Is there objection? Mr. THOMAS of Oklahoma. I object. The PRESIDING OFFICER. Objection is made.

Mr. LONG. Mr. President, will the Senator from Virginia yield to me for a moment, without losing the floor?

The PRESIDING OFFICER. Does the Senator from Virginia yield to the Senator from Louisiana?

Mr. GLASS. Yes; I will yield to the Senator, without losing the floor.

Mr. LONG. Mr. President, I wish to say to the Senator from Arkansas that he is going along in the right way perhaps to get something done on this matter. While I would have to object, as the Senator from Oklahoma has done, to the request as presented, I think we can work out something if the Senator from Arkansas wants to withdraw the cloture petition.

Mr. ROBINSON of Arkansas. Mr. President, I can not withdraw the cloture petition unless an agreement to limit debate is reached. I think the Senator well understands that. It does seem to me, in view of the length of time this bill has been before the Senate and particularly the length of time my friend, the Senator from Louisiana, has consumed-

Mr. LONG. And the Senator from Virginia has consumed. Mr. ROBINSON of Arkansas. That the arrangement suggested or some similar arrangement might be entered into, but I realize, of course, that the request is subject to unani-

Mr. MOSES. Mr. President, a parliamentary inquiry. The PRESIDING OFFICER. The Senator will state it. Mr. MOSES. Under the rules may a petition for cloture be withdrawn?

Mr. ROBINSON of Arkansas. Anything can be done by unanimous consent.

The PRESIDING OFFICER. The Chair thinks there would be no question that the petition could be withdrawn by unanimous consent.

Mr. MOSES. Would all the 29 signers have to ask that it be withdrawn?

The PRESIDING OFFICER. The present occupant of the chair-

Mr. ROBINSON of Arkansas. I am not asking the withdrawal of the cloture petition, as the Senator well understands: but I am stating that if we may reach an agreement to limit debate, so that the Senate may be assured of reaching at some time a decision on the issues of this bill, I myself, so far as I am concerned, am not averse to coupling with it a request of the character designated; but, Mr. President-

The PRESIDING OFFICER. Will the Senator from Arkansas permit the Chair to respond to the parliamentary inquiry propounded by the Senator from New Hampshire?

Mr. ROBINSON of Arkansas. Certainly.

The PRESIDING OFFICER. In the opinion of the present occupant of the chair there is no question that a cloture petition may be withdrawn by unanimous consent; and if the memory of the present occupant of the chair serves him correctly, that has been done on several occasions.

Mr. ROBINSON of Arkansas. The Chair is eminently correct, but it is a hypothetical ruling, for no request for the withdrawal of the cloture petition has as yet been made, and, as I have stated, it can not and will not be made unless there can be reached an agreement to limit debate on this bill.

Mr. GLASS. Mr. President-

The PRESIDING OFFICER. The Senator from Virginia.

Mr. BORAH. Mr. President-

The PRESIDING OFFICER. Does the Senator from Virginia yield to the Senator from Idaho?

Mr. GLASS. I yield to the Senator. Mr. BORAH. Did I understand the Senator from Oklahoma to object?

Mr. THOMAS of Oklahoma. I did.

Mr. BORAH. Has the Senator any suggestion to make as to modification of the unanimous-consent agreement?

Mr. THOMAS of Oklahoma. If the Senator from Virginia will yield-

The PRESIDING OFFICER. Does the Senator from Virginia yield to the Senator from Oklahoma?

Mr. GLASS. For what sort of a statement, and how long? [Laughter.]

The PRESIDING OFFICER. The Senator from Virginia.

Mr. WATSON. Mr. President-

The PRESIDING OFFICER. Does the Senator from Virginia yield to the Senator from Indiana?

Mr. GLASS. I do.

Mr. WATSON. I was engaged in private conversation, and I did not understand what the proposition was.

Mr. GLASS. There is no proposition. I am before the Senate.

Mr. WATSON. Well, that is a proposition. [Laughter.] The PRESIDING OFFICER. The pending question is the amendment of the Senator from Louisiana to the amendment offered by the Senator from Michigan. The Senator from Virginia is recognized.

Mr. GLASS. The Senator from Indiana thinks I am a "proposition"; but I am one that presents itself very plainly to the view of anybody who wants to find out my judgment about matters.

Mr. President, some objection has been presented to the effect that a modification of the branch banking provision of this measure never had a special or specific hearing. I pointed out that every possible opportunity was afforded any member of the committee who wanted a hearing on that alteration to have it; but nobody asked for a hearing. Now, however, I am going to proceed to give the Senate a "hearing."

WORD FROM BUSINESS CONCERNS

I have insisted that this is a problem of vastly more interest to the business of this country, to people who are employed and people who are not employed than it is to a few banks of the country, and I desire further to indicate to the Senate what the business of the country thinks of this proposition.

I have here a bunch of telegrams received from scores of towns in the State of New York, from the business men of those towns, all of which I shall insert in the Congressional RECORD in lieu of a hearing that nobody wanted until recently when it was thought that this bill might thereby be delayed:

Senator GLASS, Washington:

We favor branch banking in all States. Congratulations on your efforts to stop filibuster.

That is from Charles C. Haas, president of the Haas Construction Co. (Inc.), presumptively employing a large force of men and paying them wages.

That telegram is from Jamestown, N. Y. Here is a wire from Lockport, N. Y.:

Hon. CARTER GLASS.

Senate Chamber: Branch banking throughout the country I believe right

> FRED J. LINGHAM. President Federal Mill (Inc.).

Another from Lockport:

Doing good work * * *. Branch banking * * * fundamental for progress, I believe.

T. W. CONNETTE,
Manager Lockport Division, New York
State Electric and Gas Corporation.

Here is another telegram from Jamestown, N. Y .:

Stop filibuster. I favor branch banking in every State. President Jamestown Malleable Iron Corporation.

One to a similar effect from George L. Lockwood, from

the same town. One from R. S. Crissey, manager of the Wilcox-Crissey Co., from the same town.

One from Carroll M. Hall, from the same town.

One from W. M. Blackstone, president of the Blackstone Manufacturing Co., who apparently wants to get some credit to carry on his business and pay off his workmen.

One from L. M. Vaughn, executive secretary of the Jamestown Chamber of Commerce, representing the business men of that community.

One from E. P. Hall, editor of the Jamestown Evening Journal.

Here is a wire from Batavia, N. Y .:

Hope you can end * * * filibuster and hasten passing of Glass bill.

Signed by Albert J. Waterman, of the firm of Stedman & Waterman.

Another from the same town, to the same effect, signed by Roy M. Mason, of F. E. Mason & Sons.

One from Binghamton, N. Y., signed by Ray G. Pratt, president of the Pratt Lumber Co.

One from the same town, signed by Charles Rosenthal, treasurer of The Fair Store.

Another from Batavia, signed by Daniel W. Tomlinson, president of the Batavia Metal Products Co.—another man who evidently wants credit in order to pay off his wage

Another signed by Frank Thomas, of the Frank Thomas Coal Co.

One from Binghamton, from R. Z. Spaulding, of the Spaulding Bakeries. There is a man who wants to bake some bread for these starving people who have been so pathetically talked about here on the floor.

Davenport Machine Tool Co. (Inc.).

Case-Hoyt Co., at Rochester.

Kee-Lox Manufacturing Co., at Rochester.

C. B. Oliver, of the Oliver Abrasive Tool Co., of Buffalo, who wants to pay off his employees.

E. F. Weinig, president of the Graphic Arts Co. (Inc.), of Buffalo.

Mr. President, I pause to remark that I am so pleased with the attendance in the Senate, and the attention of those gentlemen who wanted a "hearing" on the branch banking feature of this bill. They are "hearing" it out in the lobbies, perhaps.

Mr. BLAINE. Mr. President, will the Senator yield for a question?

The PRESIDING OFFICER. Does the Senator from Virginia yield to the Senator from Wisconsin?

Mr. GLASS. For a question; yes.

Mr. BLAINE. May not many of those telegrams have been inspired by the desire of the Western Union and the Postal Telegraph Companies to obtain an opportunity to promote their own business?

Mr. GLASS. Oh, I do not think one of them has any such inspiration. I think that suggestion is incredible.

Mr. BLAINE. Will the Senator yield that I may produce something in which I am sure the Senator will be interested?

Mr. GLASS. No; I will not yield for that purpose.

Mr. BLAINE. May I suggest to the Senator that it involves his name very specifically?

Mr. GLASS. "Involves my name" in what sense?

Mr. BLAINE. I can not state it unless the Senator will yield.

Mr. GLASS. Oh, yes; the Senator can state it. "Involves" my name how?

Mr. BLAINE. Not unless the Senator yields.

Mr. GLASS. How long will it take the Senator to state that my name is "involved?"

Mr. BLAINE. I can not have a restriction placed upon me.

Mr. GLASS. Then, if the Senator is not willing to have a restriction placed upon him he can not interrupt me.

The PRESIDING OFFICER. The Senator declines to yield.

Mr. GLASS. I repeat here now what I said earlier in the day—that never in the 32 years of my service in the Congress of the United States have I asked anybody to send me a telegram on any problem that was here for determination. I make up my own mind. I do not have it made up for me; but some Senators not now present wanted a "hearing" on this matter, and I am giving it to the Senate.

Here is a telegram from Buffalo, N. Y., signed by W. A. Schwenger, secretary-treasurer of the Irving Air Chute Co.

Of course, that gentleman and all those other thousands of persons spent their money just for the pleasure of giving it over to the Western Union and Postal Telegraph Cos.! They had no interest in branch banking. They had no interest in securing credit in order that they might carry on their business. They just put their hands in their pockets for the love of it and paid the telegraph companies to send these telegrams in order that the telegraph companies might profit thereby!

Mr. BLAINE. Mr. President, will the Senator yield? Mr. GLASS. No; I will not yield to the Senator.

The PRESIDING OFFICER. The Senator declines to yield.

Mr. GLASS. The Senator declined to indicate that he wanted a limited time to tell me how my name was "involved" in anything.

Mr. BLAINE. I want to be helpful to the Senator. It would do him no harm and would give him an opportunity to answer these people for using his name in connection with this matter. If the Senator does not want to permit me to do that, very well.

Mr. GLASS. Mr. President, I think the Senate will accept my statement that I have not authorized any living soul to use my name about this bank bill. Is that satisfactory to the Senator?

Mr. BLAINE. It is satisfactory so far as I am concerned, but I want to assure the Senator that I am certain that he would welcome the information I desire to give him, not so far as I am concerned, but in aid of the Senator's own statement.

Mr. GLASS. I have said to the Senator that I would yield for that purpose, if it did not require too long a time.

Mr. BLAINE. It will require only the time that it takes to read the sentences.

Mr. GLASS. Very well.

Mr. BLAINE. I want to say to the Senator that this is not for the purpose of interrupting him, but I think it will be helpful.

I hold in my hand a letter addressed to my colleague, in which it is stated that a representative of the Postal Telegraph Co.—and I assume that that will also include the Western Union, though I have not the statement on that—sent this telegram to local merchants, leaving them under the impression that the content of the telegram was being transmitted to them, which telegram reads as follows:

We understand Senator Glass would appreciate telegram sent to our Senators Robert La Follette and J. J. Blaine, favoring the enactment of the Glass bill and opposing filibuster of Senator H. Long, particularly section 19.

Signed by the local agent for the Postal Telegraph Co.

Mr. GLASS. My response to that is that whoever sent that telegram had no intimation from me that it would be "pleasing." As a matter of fact, I do not now know what is the attitude of the senior Senator from Wisconsin on this bill, and therefore it would have been impossible for me to have suggested to any telegraph company to wire the senior Senator from Wisconsin. I impute to the senior Senator from Wisconsin the same capability which I hope I may possess of making up his mind on problems of legislation without any lobbying business such as here suggested. I have no idea that the merchants of Wisconsin are simple enough upon any such suggestion to pay out their money to telegraph companies to "please Senator Glass" about anything.

Of course, the junior Senator from Wisconsin intended to be helpful; of course, he did not mean to suggest that I had not told the Senate the truth when I said that I had never invited a telegram in my life, so far as my recollection extends, on any problem before the Senate.

Mr. BLAINE. Mr. President, will the Senator yield?

Mr. GLASS. I yield to the Senator.

Mr. BLAINE. I do not believe it is necessary, but I am sure the Senator from Virginia knows that I know that the Senator from Virginia never made any such attempt as is suggested in this telegram; that he is above that sort of practice.

Mr. GLASS. I never dreamed of it, and, as I have stated, I do not know the attitude of the Senator to whom the letter was written. I knew the junior Senator from Wisconsin was opposed to the bill; and I intend no offense when I say that, knowing he was once opposed to it, I knew that he always would be opposed to it; and I had not the remotest dream, and have not now, that any influence may be brought to bear on that Senator to vote contrary to his expressed convictions. So much for that.

Here is a telegram from Buffalo, from M. H. Baker, president of the National Gypsum Co., urging the passage of the branch bank bill.

Here is a telegram from the same town, from E. B. Gross, president of the Gross Machinery Co.

These telegrams are from people who employ workmen, who want credit facilities with which to pay off their wage rolls

I digress long enough to remark that I ought to felicitate myself that I have such a reputation among the business people of Wisconsin and other States that they apparently have such confidence in my judgment of banking matters as to disagree with the suggestion made here the other day that I know nothing about the problem. They have sent me three or four thousand telegrams upon the mere suggestion that it would please me.

Here is a telegram from A. A. Roehrer, vice president of the Hotel Turaine, who needs credit in order to pay his waiters and other help.

Mr. ROBINSON of Arkansas. Mr. President, will the Senator from Virginia yield to me to offer again a request for

unanimous consent? I have been advised that in all probability it may be agreed to.

Mr. GLASS. I yield.

Mr. ROBINSON of Arkansas. I ask that after the hour of 1 o'clock on Friday, January 20, no Senator shall speak more than once or longer than 30 minutes on the pending bill or any amendment thereto, and that the motion for cloture be withdrawn

The PRESIDING OFFICER (Mr. LA FOLLETTE in the chair). Is there objection?

Mr. THOMAS of Oklahoma. Mr. President, will the Senator from Arkansas yield for a question?

Mr. ROBINSON of Arkansas. Certainly. Mr. THOMAS of Oklahoma. Has this been submitted to the junior Senator from Louisiana [Mr. Long]?

Mr. ROBINSON of Arkansas. It has not been since the last request was made, but I understood from the statement made by the Senator from Louisiana on the floor that he would have no objection to the arrangement, and it is my understanding that he does consent to the arrangement.

Mr. THOMAS of Oklahoma. Mr. President, if the Senator from Virginia will yield for a short statement-

Mr. GLASS. A very short statement?

Mr. THOMAS of Oklahoma. Mr. President, I do not care to ask the Senator from Virginia to yield. I object.

Mr. BORAH. Mr. President-

The PRESIDING OFFICER. Does the Senator from Virginia yield to the Senator from Idaho?

Mr. WATSON. Mr. President, if the Senator will permit

Mr. ROBINSON of Arkansas. Mr. President— The PRESIDING OFFICER. The Senator from Virginia has the floor.

Mr. ROBINSON of Arkansas. I understand that perfectly.

The PRESIDING OFFICER. To whom does the Senator from Virginia yield?

Mr. GLASS. I yield to the Senator from Arkansas.

Mr. ROBINSON of Arkansas. I think this matter can and should be worked out. I realize the stress and strain of these proceedings, but I am satisfied that this arrangement can be entered into, if the Senator from Virginia will be good enough to yield to the Senator from Oklahoma to make a statement.

Mr. GLASS. Mr. President, if the statement is not to be a prolonged statement, of course I will yield. I will yield to any of my colleagues in the matter. The Senator from Oklahoma occupied the floor of the Senate for practically two days, and I did not interrupt him in any prolonged sense. If he wants to make a brief statement, I have no objection to his making it.

Mr. BLAINE. Mr. President, I object to the unanimousconsent request.

The PRESIDING OFFICER. Objection is made. The Senator from Virginia is recognized.

THE JOURNAL

Mr. FESS. Mr. President, I should like to have the Journal approved for the last few days, if the Senator from Virginia will yield for that purpose.

Mr. GLASS. I yield for that purpose.

Mr. FESS. I ask unanimous consent for the approval of the Journal for the calendar day of January 10 up to and including the calendar day of January 17.

The PRESIDING OFFICER. Is there objection? The Chair hears none, and it is so ordered.

THE BANKING ACT

The Senate resumed the consideration of the bill (S. 4412) to provide for the safer and more effective use of the assets of Federal reserve banks and of national banking associations, to regulate interbank control, to prevent the undue diversion of funds into speculative operations, and for other purposes.

Mr. GLASS. Mr. President, here is a telegram from Buffalo:

Universal confidence in financial institutions necessary for return of normal business. Believe state-wide branch banking in every State will accomplish this. You are to be commended for your unceasing efforts.

H. FINESTONE, Secretary-Treasurer Household Outfitting Co. (Inc.).

Here is a telegram signed by the president of the Superior Elevator & Forwarding Co., who wants to pay off his employees with credits in favor of state-wide branch banking.

Here is one from Charles Nagel, treasurer of the Zahm & Nagel Co. (Inc.), protesting against the filibuster and expressing himself in favor of the branch-bank provision.

Here is one from the president of the Niagara Apparel Co., who wants to be able to sell some clothes to the millions of clotheless people who are shivering this winter.

Here is one from Troy, N. Y.:

Are our serious-minded Senators powerless to end the burlesque ad get down to constructive business? Surely there must be a

I am perfectly willing that there shall be a vote, and I shall not go into a decline if in its wisdom a majority of the Senate votes against the bill. All I desire is action by the Senate. I have no pride of authorship. Talk about this being the "Glass bill"! It is a bill nonpartisan in its nature, to which many minds contributed. The only reason why the Senator from Virginia is in charge of its management is that he was importuned by the Republican chairman of the Banking and Currency Committee to take charge of it. Those who are antagonizing the bill upon the idle assumption that they are spiting me are just missing their mark. These telegrams indicate the people whom they are spiting, thousands of them.

Here is a wire from the McFarlin Clothing Co., W. P. Barrows, president, another concern that wants to clothe the shivering people so pathetically described here.

Here is another from Buffalo, from Henry T. Upson, president of the Pease Oil Co., of that city. That certainly ought to appeal to my distinguished colleague from Oklahoma [Mr. Thomas], who just now is not present.

Here is one from Frederick D. Pierce, president of the Niagara Envelope Manufacturing Co., who wants to supply some more envelopes in which somebody out in Wisconsin may write, telling of my attempt to influence the senior Senator from that State [Mr. LA FOLLETTE] whose attitude on this bill I do not know.

There are many others from individuals who do not indicate their business connections. Here is one from Burt C. Olney, vice president of the Snider Packing Co., of Rochester, N. Y. Here is one from A. Schreiber, president and secretary of the Schreiber Products Co., of Buffalo:

Congratulations on your stand in the interests of better banking. Hope filibuster will be broken and your bill passed.

Here is one from the Rochester Box Lumber Co., of Rochester, N. Y., signed by J. H. Webb, manager.

Here is one from H. P. Brewster Co., by Edward M. Harris, its president. Here is one from E. W. Conklin, president of Mixer & Co., of Buffalo, N. Y. Here is one from the vice president of the Empire Haulage Corporation, very likely using some of its vans to go out to some of these small towns and gather in their deposits because they no longer have any banking facilities left.

Here is one from the Big Elm Dairy Co., of Rochester. Here is one from Wolcott J. Humphrey, of Warsaw, N. Y .:

Congratulations on your fine fight. The filibuster should be broken and branch banking privileges given national banks in all States, we believe.

Here is one that my secretary must not permit to get mixed up with the others because it is unparliamentary. Here is one from the Smithfield Pure Food Co., who want to sell food to the hungry. Here is one from the general manager of Joost Patrick & Co.:

Local business heartily indorse your efforts to put end to Long spectacle and get down to business.

Here is one from the chairman of the board of George P. Ide & Co., of Troy, N. Y .:

Sincerely believe passage of Glass bill will greatly aid business recovery.

Here is one from the Rochester Lead Works, of Rochester, N. Y.; one from Samuel C. Markel, treasurer of the Markel Cleaning & Dyeing Co.; one from Charles A. Stone & Co., of Troy, N. Y.; one from Thomas S. Hememway, president of the Metal & Alloys Specialties Co., of Buffalo; one from Allens Floor Covering Co., of Buffalo; one from George D. MacDonald, president of the Federal Motorship Corporation, of Buffalo; another from the Franklin Institute, of Rochester; another from the secretary and treasurer of the Jeffrey Fell Co., of Buffalo.

Here is one from the Spencer Lens Co. of Buffalo; one from the York State Fruit Distributors, by Glen I. Blades, manager, who want to get some credit perhaps from banks in order to distribute their fruit products.

Here is one from the Moress Shop of Rochester; one from D. Goldstein, treasurer of the Buffalo Batt & Felt Corporation; one from Deuel Lapey & Co.:

Firmly believe state-wide branch banking in every State is highly important step in business recovery. Urge you to use your efforts to this end.

Here is one from the Credit Acceptance Corporation, signed by Arthur D. Weller, president, who thinks the filibuster here is shameful and that the branch banking bill should pass.

Here is one from Joseph Markel, president of the Markel Electric Products Co.:

Universal confidence in financial institutions necessary for return of normal business. Believe state-wide branch banking in every State will accomplish this greatly desired end.

Mr. President, I wonder if I may venture to ask unanimous consent to have the clerk at the desk take these telegrams from New York and read the signatures, omitting, of course, any unparliamentary or uncomplimentary reference which may be made?

The PRESIDING OFFICER. Is there objection? Mr. THOMAS of Oklahoma. I object.

The PRESIDING OFFICER. Objection being interposed, the question is, Does the Senate desire to have the telegrams read? [Putting the question.] The ayes appear to have it. The ayes have it, and the clerk will read, as requested.

Mr. GLASS. I am sorry for the secretary. I suggest that he read only the signatures and certainly omit anything of an uncomplimentary nature that may be said of any Senator except me. [Laughter.]

The Chief Clerk proceeded to read the telegrams by city addresses and signatures.

Mr. ROBINSON of Arkansas. Mr. President, I ask that the clerk suspend the reading of the telegrams in order that I may again submit a request for unanimous consent, the Senator from Louisiana and others having reached an agreement on the proposal I am about to submit. I will submit it, and then yield to the Senator from Louisiana.

I ask unanimous consent that after the hour of 1 o'clock p. m. Friday, January 20, no Senator shall speak more than once or longer than 1 hour on the pending bill or more than once or longer than 30 minutes on any amendment thereto, and that the motion for cloture be withdrawn.

Mr. LONG rose.

Mr. ROBINSON of Arkansas. I yield to the Senator from Louisiana.

Mr. LONG. Mr. President, I was going to ask the Senator to make the last provision read, "not more than 30 minutes." For instance, a Senator might present an amendment and occupy 5 or 10 minutes on it and sit down, and he would be foreclosed from speaking 2 or 3 minutes longer in reply to statements made by other Senators.

Mr. ROBINSON of Arkansas. I have provided in the amendment that each Senator may speak not longer than 30 minutes on any amendment.

Mr. LONG. I suggest that there be omitted the words "more than once," so that it will read, shall not speak "more than 30 minutes on any amendment."

Mr. ROBINSON of Arkansas. Very well; I will make that modification. I modify the request so as to read-

or longer than 30 minutes on any amendment thereto. The PRESIDING OFFICER. Is there objection?

Mr. WHEELER. I object, Mr. President.

Mr. BLAINE. May the request be stated? The PRESIDING OFFICER. The Chair understood the Senator from Montana to object.

Mr. LONG. Mr. President, if I may be permitted to say just a word, I believe that perhaps I can help smooth this out. It seems to me that-

Mr. GLASS. I yield to the Senator. Mr. LONG. I did not intend that the Senator from Virginia should be taken off the floor.

The PRESIDING OFFICER. The present occupant of the chair will see that the Senator from Virginia does not lose any of his rights, so far as the floor is concerned, while the Senate is attempting to arrive at some agreement.

Mr. GLASS. I am quite content with that, Mr. President. Mr. THOMAS of Oklahoma. I demand the regular order. The PRESIDING OFFICER. The regular order is the reading of the telegrams. The clerk will proceed with the

The Chief Clerk resumed reading the telegrams by city addresses and signatures, and was interrupted by-

Mr. THOMAS of Oklahoma. Mr. President, a parliamentary inquiry.

The PRESIDING OFFICER. The Senator will state it. Mr. THOMAS of Oklahoma. Are the telegrams being read favorable to branch banking or against branch banking? We are unable to decide as to that from the description given by the reading clerk.

The PRESIDING OFFICER. The Chair will state that the clerk was requested to read the addresses and signatures of the persons sending the telegrams.

Mr. THOMAS of Oklahoma. I submit a second parliamentary inquiry. Do the rules permit the printing in the RECORD of a telegram when read by the name of the city from which it comes and the signature attached to it without disclosing the contents of the telegram?

The PRESIDING OFFICER. That can be done, of course, by unanimous consent.

Mr. THOMAS of Oklahoma. A further parliamentary inquiry. Has unanimous consent been given for these telegrams to be treated as they are now being treated?

The PRESIDING OFFICER. The Senate voted that the clerk should read the telegrams requested by the Senator from Virginia, his request being, as the Chair understood, that the clerk should read the addresses and names of the persons signing the telegrams.

Mr. THOMAS of Oklahoma. Mr. President, a further parliamentary inquiry.

The PRESIDING OFFICER. The Senator will state it. Mr. THOMAS of Oklahoma. Will the telegrams appear in the Congressional Record as read by the clerk or will they appear in full?

The PRESIDING OFFICER. The present occupant of the chair is of the opinion, unless some further consent shall be obtained or the Senate shall enter some further order, that the telegrams will appear as they have been read by the clerk, with the name of the place from which they were sent and the signature of the person sending them.

Mr. THOMAS of Oklahoma. Do I understand that the clerk is taking the time of the Senate reading the names of cities and the names of individuals without the contents of the telegrams to appear hereafter in the RECORD?

The PRESIDING OFFICER. The Chair has already answered the Senator's question by stating that the Senate voted that the Secretary should read the telegrams as requested by the Senator from Virginia, and the request of the Senator from Virginia was that the names and the places from which the telegrams have been sent and the signatures should be read. The present occupant of the chair is of the opinion that, without some further direction from the Senate, the telegrams should appear in the RECORD

as read by the Secretary.

Mr. THOMAS of Oklahoma. Mr. President, if the contents of the telegrams are to be printed in the RECORD, then I insist and demand that the contents be read. If the contents are not to appear in the RECORD, then I have no objection to the procedure now being pursued.

Mr. MOSES. Mr. President, a parliamentary inquiry. The PRESIDING OFFICER. The Senator will state his parliamentary inquiry.

Mr. MOSES. Anything read by the clerk necessarily ap-

pears in the RECORD. Is not that the case?

The PRESIDING OFFICER. The Senator is correct: but the point raised by the Senator from Oklahoma is whether the text of the telegrams, not having been read by the clerk, will appear in the RECORD; and the Chair stated, inasmuch as the Senate had voted that the clerk should read the telegrams as requested by the Senator from Virginia, to wit, that merely the addresses and the signatures should be read, that without an order of the Senate they would appear in the RECORD in that form, and that the text not read by the clerk would not be printed in the RECORD unless otherwise ordered by the Senate or agreed to by unanimous consent.

Mr. MOSES. I did not understand the request of the Senator from Virginia to have been to that effect. I thought the Senator asked to have the telegrams read.

Mr. GLASS. Mr. President-

The PRESIDING OFFICER. The Senator from New

Hampshire, the Chair is quite sure, is mistaken.

Mr. GLASS. Mr. President, that may be determined by having the official reporter read my request. My request was that the clerk should read these telegrams. Later I suggested, in order to save time of the Senate, that he should just read the names of the cities and the signatures, but, if there be any doubt about it, as I think perhaps there is, the official reporter may determine that. So I shall request that the telegrams be read in full and appear in the RECORD in the morning.

Mr. MOSES. I was not in the Chamber when the supplementary request was made. I was here when the Senator from Virginia asked that the telegrams be read, and necessarily anything read by the clerk goes in full into the

Mr. THOMAS of Oklahoma. Mr. President—
The PRESIDING OFFICER. The Chair will state, for the information of the Senator from New Hampshire, that the Secretary has been reading only the addresses and the signatures of the telegrams, and it was certainly the understanding of the Chair, regardless of what the official reporter understood, that the Senator from Virginia had made the request that the telegrams be read by addresses and signatures only.

Mr. MOSES. I now understand the Senator from Virginia to ask that the subject matter of the telegrams be also printed in the RECORD.

Mr. GLASS. I do make that request.

The PRESIDING OFFICER. When the Chair gets an opportunity, he will ask if there is objection. Is there objection to the request of the Senator from Virginia?

Mr. THOMAS of Oklahoma. I object.
The PRESIDING OFFICER. Objection is interposed.

Mr. GLASS. I move that the telegrams sent to the desk be read.

The PRESIDING OFFICER. Objection having been interposed, the question is, Shall the telegrams be read? [Putting the question.] The ayes appear to have it. The ayes have it, and the clerk will read the telegrams in full.

Mr. LONG. Mr. President, he will have to go back to the start, will he not? [Laughter.]

The Chief Clerk read as follows:

CORTLAND, N. Y.

May I congratulate you on your efforts to bring about the action on the branch banking law? There is a strong sentiment in this community in favor of branch banking for all States.

DONALD A. BREWER, Purchasing Agent,
Brewer-Titchener Corporation, Cortland, N. Y. Your efforts in support of branch-banking legislation are appreciated, and I trust it will be possible to stop the filibuster on this bill so that it can come to a vote. I am in favor of branch banking for all States.

J. LEON BEAUDRY. Secretary and Vice President, Beaudry Wall Paper Corporation, Cortland, N. Y.

AVON, N. Y. DEAR SIR: This community has been without banking facilities since October 26, 1931. We are confident that with the establishment of a branch bank in this community confidence will be restored and money would come out of hoarding, thus increasing sales and stimulating business and employment. We, therefore, urge prompt passage of the Glass bill, including the branch bank provision.

THOS. C. COYNE. Town Supervisor.

New York, N. Y. Please accept my congratulations on your banking bill. Hope you will be successful in defeating filibuster and that bill in final form will authorize branch banking in all States.

BINGHAMTON, N. Y.
Permit us to congratulate you on your efforts to break the filiuster. We whole-heartedly indorse branch banking in every buster. State.

President First National Bank of Binghamton.

BATAVIA, N. Y. Congratulate your efforts to break filibuster. Believe early passing of Glass banking bill necessary for business

SCOTT AND BEAN, JAMES L. BEAN.

BATAVIA, N. Y. Believe Glass banking bill should be passed. Commend you in trying to break Long's filibuster.

R. E. CHAPIN MANUFACTURING WORKS, HORACE H. CHAPIN, President.

BUFFALO, N. Y. In interest of American business hope you can break up Long filibuster and put through state-wide banking legislation.

SAPERSTON, McNaughtan & SAPERSTON, ALFRED M. SAPERSTON, Attorneys.

BATAVIA, N. Y. Heartily commend your efforts to break filibuster, and hope passage of Glass banking bill can be hastened.

P. W. MINOR & SON (INC.) HENRY H. MINOR, President.

Sincere congratulations and believe filibuster should be broken and national banks in all States granted branch banking privi-

> WARSAW ELEVATOR CO. C. E. KETCHUM, President.

BATAVIA. N. Y. We are hopeful that you can end Long's filibuster and hasten passage of Glass bill.

WIARD PLOW Co., ARTHUR G. HOUGH, Vice President.

JOHNSON CITY, N. Y. Congratulations on your efforts to break the filibuster. We are in favor of branch banking in every State.

CLARENCE W. ROSE Co. (INC.),

CLARENCE W. Rose, President.

BINGHAMTON, N. Y. We favor nation-wide branch banking. Congratulations on your efforts in this direction against the filibuster,

NEWELL TRUESDELL & Co., EDWIN S. TRUESDELL, President.

BATAVIA, N. Y. Heartily commend your efforts to break filibuster. Hope passage of Glass banking bill can be hastened.

BATAVIA LUMBER & COAL CO., BERT H. HANBY, President.

BATAVIA, N. Y.

Congratulate your efforts to bring fillbuster to an end. Strongly believe early passage of Glass banking bill necessary for business. GRISWOLD & MCWAIN, ANDREW J. McWain, President.

Buffalo, N. Y.

Congratulations on your stand in the interests of better banking. Hope filibuster will be broken and your bill passed.

ENOS & SANDERSON.

GEORGE ENOS, President.

MIDDLEPORT. N. Y

Middleport, N. Y.

This community has been without a bank since December, 1931.

We are confident that with the establishment of a branch bank in this community confidence will be restored and money will come out of hoarding, thus increasing sales and stimulating business and employment. We therefore urge prompt passage of the Glass bill including the branch banking provision.

MIDDLEPORT SALES CORPORATION.

W. C. SHAW.

BUFFALO, N. Y.

Congratulations on your stand in the interests of better banking. Hope filibuster will be broken and your bill passed.

LAURENS ENOS CO. (INC.),

LAUREN ENOS, President.

BUFFALO, N. Y.

Congratulations on your stand in the interests of better banking. Hope filibuster will be broken and your bill passed.

Charles Kennedy Co.,
Charles M. Kennedy, President.

ROCHESTER, N. Y.

We favor Glass bill for state-wide branch banking.

LAPP INSULATOR CO.,

GROVER LAPP, President.

BUFFALO, N. Y

Firmly believe state-wide branch banking in every State highly important step in business recovery. Urge you to use your efforts

BUFFALO CORRUGATED CONTAINER CO., W. A. SICKLER, Treasurer.

BUFFALO, N. Y.

In the interests of better economic conditions we urge you to use your influence to break filibuster and procure state-wide branch banking in every State.

BUFFALO BOTTLE & CORK Co., EDWIN F. SCHAEFER, Treasurer.

Buffalo, N. Y.
Congratulations on your stand in interests of better banking.
Hope filibuster will be broken and your bill passed.
ELK FILLING STATIONS,

MILLARD C. DORNTGE.

BUFFALO, N. Y.

Congratulations on your stand in the interests of better banking. Hope filibuster will be broken and your bill passed.

FLINT & KENT,

ALBERT B. MANN, Chairman of Board.

BATAVIA, N. Y.

Hope you will continue efforts to break filibuster and hasten passage of Glass banking bill.

CHARLES I. HODGSON. Vice President Doehler Die Casting Co.

AVON, N. Y.

DEAR SIR: This community has been without banking facilities since October 26, 1931. We are confident that with the establishment of a branch bank in this community confidence will be restored and money would come out of hoarding, thus increasing sales and stimulating business and employment. We therefore urge prompt passage of the Glass bill, including the branch bank provision. provision.

CULLINAN BROS.

Avon, N. Y.

Dear Sir: This community has been without banking facilities since October 26, 1931. We are confident that with the establishment of a branch bank in this community confidence will be restored and money would come out of hoarding, thus increasing sales and stimulating business and employment. We therefore urge prompt passage of the Glass bill, including the branch bank provision.

MARTIN P. COYNE, President of Rotary Club.

BUFFALO, N. Y

Firmly believe state-wide branch banking in every State highly important step in business recovery. Urge you to continue your splendid efforts to this end.

LAUBES OLD SPAIN (INC.), W. S. SMITH, Treasurer.

ROCHESTER, N. Y. State-wide branch banking bill will pass—must; filibuster disgraceful.

Evans Coal Co. (Inc.), F. W. Evans, President.

TROY, N. Y.

Major operation necessary. Remove Long influence. Pass Glass

Dr. JOHN B. HARVIE.

Branch banking has proved worth elsewhere. Why not in United States?

ATRD DON & CO... CHESTER T. FELL, First Vice President.

OSWEGO, N. Y. Why allow filibuster to hold up necessary legislation? Branch banking is the solution to many of the Nation's troubles.

OSWEGO CHAMBER OF COMMERCE, GEORGE H. CAMPBELL, President.

Oswego, N. Y. Banking revision is inevitable. Branch banking for national banks in those States now permitting this in State banks should be legalized.

OSWEGO INDEPENDENT ICE CO.

E. D. STREET.

OSWEGO, N. Y.

Your efforts in behalf of branch banking are very commenda-tory. Trust you can break Long filibuster. FIRST AND SECOND NATIONAL BANK & TRUST CO. OF OSWEGO, JOHN T. MOTT, Chairman of the Board.

OSWEGO, N. Y.

Branch banking will prove a blessing to the smaller communities. It should be passed without delay.

Frank G. Wells, Clothing Merchant.

OSWEGO, N. Y.

Your branch banking bill will eliminate many evils at present very evident throughout the country. Hope the filibuster can be

NEAL O'BRIEN LUMBER CO.

BINGHAMTON, N. Y Your efforts to break the filibuster are being appreciated. should have branch banking in all States.
WYLIE B. JONES ADVERTISING AGENCY,

JOHN C. CLARK, President.

Congratulations to you for your efforts to stop bank bill filibuster. I favor branch banking for all States.

DR. CHARLES E. GOODELL.

JAMESTOWN, N. Y.

Congratulations on efforts to stop filibuster. I consider branch banking in all States a vital necessity.

AUGUSTUS F. ALLEN.

We appreciate your efforts to break the filibuster. We feel that branch banking should be legal in all States.

A. Roberson & Son (Inc.), ALONZO ROBERSON, President.

We extend congratulations on efforts to break filibuster and favor branch banking in every State.

JAMESTOWN WORSTED, WM. A. BROADHEAD, President.

BINGHAMTON, N. Y.

We favor nation-wide branch banking. Congratulations on your efforts in this direction against the filibuster.

VAIL BALLOU PRESS (INC.), SAMUEL E. VAIL, President.

BINGHAMTON, N. Y

Your efforts to break the filibuster are being appreciated. should have branch banking in all States.

NEW YORK STATE GAS & ELECTRIC Co., Horace W. Davis, Director.

JAMESTOWN, N. Y. Congratulations on efforts to break filibuster. Favor branch banking in every State.

JAMESTOWN LOUNGE Co., CHARLES F. REILLY, President.

Jamestown, N. Y. We congratulate you on efforts to break filibuster. Important issues as branch banking which should be permitted in all States should not be sidetracked.

JAMESTOWN METAL EQUIPMENT Co. (INC.), OSCAR A. LENNA, President.

Buffalo, N. Y.
Congratulations on your stand in the interests of better banking.
Hope filibuster will be broken and your bill passed.
Worthington, Sill & Morgan (Inc.),
Ralph Morgan, President.

BUFFALO, N. Y.

Congratulations on your stand in the interests of better banking. Hope filibuster will be broken and your bill passed.

STANDARD BUSINESS TRAINING INSTITUTE.

JAMES T. JERRELL. Proprietor.

ROCHESTER, N. Y.

Glass bill has our support, particularly state-Stop filibuster. wide branch banking.

W. N. CLARK CO.,

LAWRENCE MEULENDYKE, Vice President.

ROCHESTER, N. Y

State-wide branch banking bill must pass. Filibuster disgraceful.

JOHNSTONE ADVERTISING & SALES SERVICE, WILLIAM BLAMIRE, President.

TONAWANDA, N. Y.

Favor branch banking for all States. Hope filibuster broken and Glass bill passed.

Judge NORMAN D. FISH.

TONAWANDA, N. Y.

We admire your effort to break filibuster. Are heartily in favor of branch banking in every State.

BUFFALO STEEL CO., W. J. KIBLER, President.

BUFFALO, N. Y.

Congratulations on your stand in the interests of better banking. Hope filibuster will be broken and your bill passed.
PENNEY & PENNEY.

CHAS. S. PENNEY.

BUFFALO, N. Y

Sincerely hope that deplorable Long filibuster may be promptly broken and state-wide branch banking for all States authorized at this session.

> REMINGTON RAND (INC.) JAMES H. RAND, Jr., President.

> > TONAWANDA, N. Y.

Appreciate your effort to break Long filibuster. Branch banking should pass.

BUFFALO BOLT Co., R. K. ALBRIGHT, President.

BUFFALO, N. Y.

Urge that you use every possible effort to break current filibuster and effect legislation this session authorizing state-wide branch banking all States.

KLEPFER BROS. (INC.) MATT KLEPFER, Secretary.

Sincerely hope that deplorable long filibuster may be promptly broken and state-wide branch banking for all States authorized at this session.

SCHOELLKOPF HUTTON & POMEROY (INC.), J. F. SCHOELLKOPF, Jr., President.

Buffalo, N. Y. Urge that you use every possible effort to break current filibuster and effect legislation this session authorizing state-wide branch banking all States.

IROQUOIS DOOR Co., A. G. PHINNEY, President.

Congratulations on your stand in the interests of better banking. Hope filibuster will be broken and your bill passed.

Parke, Hall & Co.,

FENTON M. PARKE, President.

Congratulations on your stand in the interests of better banking. Hope filibuster will be broken and your bill passed.

ROBERTSON ELECTRIC CONSTRUCTION Co.,

JAMES ROBERTSON, President.

BUFF. O, N. Y.

Firmly believe state-wide branch banking in every State highly important step in business recovery. Urge you to use your efforts to this end.

ELECTRO REFRACTORIES CORPORATION, L. U. MILWARD, President.

BUFFALO, N. Y.

Congratulations on your stand in the interests of better bank-ing. Hope filibuster will be broken and your bill passed. New York CAR WHEEL Co.,

Samuel R. Goetz, Vice President and General Manager.

BUFFALO, N. Y.

Universal confidence in financial institutions necessary for return of normal business. Believe state-wide branch banking in every State will accomplish this greatly desired end. You are to be commended for your unceasing efforts.

Barmon Bros. (Inc.), Marcus W. Barmon, Treasurer.

Buffalo, N. Y. Firmly believe state-wide branch banking in every State highly important step in business recovery. Urge you to continue your splendid efforts to this end.

STANDARD MIRROR Co. (INC.), WM. LAHODNEY, President.

In the interests of better economic conditions we urge you to use your influence to break filibuster and procure state-wide branch banking in every State.

DENTON, COTTIER & DANIELS, JOHN F. HUBER, President.

Branch banking is big step toward safe banking in America. The interests of the public demand breaking fillbuster and legislating state-wide branch banking in every State.

C. May & Sons,
EDWARD MAY, President.

Buffalo, N. Y. Firmly believe state-wide branch banking in every State highly important step in business recovery, urge you to use your efforts to this and to this end.

BARCALO MANUFACTURING CO., E. J. BARCALO, President.

LOCKPORT, N. Y.

I compliment you upon fine work you are doing. I am much in favor of branch banking throughout the country.

F. W. ROBERTS MANUFACTURING CO., F. W. ROBERTS, President.

Trust you will succeed in efforts to break filibuster. I believe thoroughly in branch banking for all States.

E. H. FERREE Co. Douglas R. Patterson, Vice President and Treasurer.

LOCKPORT, N. Y.

I appreciate your efforts to break filibuster. Hope you may favor branch banking for all States.

HARRISON RADIATOR CORPORATION,

FRANK M. HARDIMAN, President.

NORTH TONAWANDA, N. Y. Am heartily in favor of Glass bill with provisions of branch banking in all States.

DOW VROMAN.

BUFFALO, N. Y. Firmly believe state-wide branch banking in every State highly important step in business recovery. Urge you to use your efforts to this end.

BUFFALO LOUNGE CO., ROBERT S. GIBSON, Treasurer.

BUFFALO, N. Y.

Congratulations on your stand in the interests of better banking. Hope filibuster will be broken and your bill passed.

SAMSON PLASTERBOARD Co.,

STANLEY S. JENKINS, President.

WATERTOWN, N. Y Glass banking bill contains many needed reforms. People here favor it. Please use your best efforts for passage.

THE NORTHERN NEW YORK TRUST Co.,

D. M. ANDERSON, Director.

Sincerely hope that deplorable long filibuster may be promptly broken and state-wide branch banking for all States authorized at this session.

EDWARD L. KOONS

Congratulations on your stand in the interests of better banking. Hope filibuster will be broken and your bill passed.

ONTARIO BISCUIT Co.,

HARRY R. TEMPLETON, President.

BUFFALO, N. Y.

Urge that you do your utmost to break the deplorable filibuster and pass a bill at this session making state-wide branch banking legal in all States.

JOHN W. DANFORTY Co., By N. LORING DANFORTY, President.

New York, N. Y.
Wish to commend you on your efforts with the Glass bill and hope present filibuster will be broken. I also wish to urge statewide branch banking in every State.

American Reserve Insurance Co.,

THOMAS B. Boss, President.

Sincerely hope that deplorable Long filibuster may be promptly broken and state-wide branch banking for all States authorized at this session.

FOSTER-MILBURN Co., H. O. SMITH, President.

Your efforts pass Glass bill commendable. Hope you succeed breaking filibuster and that bill when passed will provide statewide branch banking in avery State. wide branch banking in every State.

R B WHITE.

Buffalo, N. Y. Urge that you use every possible effort to break current filibuster and effect legislation this session authorizing state-wide branch banking all States.

BOARD BUFFALO INSURANCE Co., PHILIP J. WICKSER, Chairman.

Sincerely hope that deplorable Long filibuster may be promptly broken and state-wide branch banking for all States authorized at

BATTEN, BARTON, DURSTINE & OSBORN (INC.), ALEX F. OSBORN, Vice President.

BUFFALO, N. Y. I am very anxious have you succeed in breaking filibuster led by Senator Long and hope you will be successful in passing bill at this session authorizing state-wide branch banking for all States.

GOODYEAR WENDE OIL CORPORATION.,

H. H. WENDE, President.

BUFFALO, N. Y. Congratulations on your stand in the interests of better banking. Hope filibuster will be broken and your bill passed.

PRATT & LAMBERT (INC.),

H. E. WEBSTER.

WATERTOWN, N. Y. Regret that valuable time of Senate taken by filibuster. Glass bill entitled to favorable consideration.

SEARS & PRUYN (INC.), M. S. PRUYN, President.

Regret filibuster on Glass banking bill. Please use your efforts to give bill favorable consideration, including branch banking provisions.

THE NORTHERN NEW YORK TRUST Co., J. F. Amos, Director.

NEW YORK, N. Y. Beg to extend commendation of your high statesmanship in contending for the passage of your banking bill and wish to sug-gest that act finally passed shall authorize national banks to conduct state-wide branch banking in every State. Best regards.

EDGAR H. BOLES.

Urge that you use every possible effort to break current filibuster and effect legislation this session authorizing state-wide branch banking all States.

CROUCH & ALLEN. HERBERT E. CROUCH.

ATTICA, N. Y. Ending of filibuster and favorable action on Glass bill our request to you

BUFFALO, N. Y.

We urge breaking of the filibuster and favorable action on the Glass banking bill.

CENTRAL BANK OF KENMORE.

Hope you will be successful in getting your bill through in spite of opposition; also hope bill in final form will provide for statewide branch banking in every State.

ALBERT LINCOLN SALT. FRANK A. METCHAM.

BUFFALO, N. Y.

We urge prompt action on the Glass banking bill.

State Bank of Kenmore.

DUNKIRK, N. Y.

Hope you can end filibustering and take favorable action on Glass banking bill.

MERCHANTS NATIONAL BANK.

WATERTOWN, N. Y. Believe Glass banking bill should have favorable action. Your efforts to break filibuster merit congratulations.

BANK OF ANTWERP, N. Y.,

W. D. MORAN, Director.

BUFFALO, N. Y. Urge that you use every possible effort to break current filibuster and effect legislation this session authorizing state-wide branch banking all States.

DOLLAR DRY CLEANING CO., H. J. GROSSMAN, Vice President.

Urge that you use every possible effort to break current filibuster and effect legislation this session authorizing state-wide branch banking all States.

W. A. GARDNER & Co., W. A. GARDNER.

BUFFALO, N. Y. Urge that you use every possible effort to break current filibuster and effect legislation this session authorizing state-wide branch banking in all States.

Buffalo Weaving & Belting Co. G. L. Mathewson, President and Treasurer.

Buffalo, N. Y. Urge that you use every possible effort to break current fillibuster and effect legislation this session authorizing state-wide branch banking in all States.

McDonnell & Sons (Inc.), Thomas F. McDonnell, Treasurer.

Buffalo, N. Y. Urge that you use every possible effort to break current filibuster and effect legislation this session authorizing state-wide branch banking in all States.

McDougall Butler (Inc.), Andrew S. Butler, President.

Buffalo, N. Y. In the interests of better economic conditions we urge you to use your influence to break filibuster and procure state-wide branch banking in every State.

HARD MANUFACTURING CO. JAMES H. DYETT, President.

Buffalo, N. Y.

Branch banking is big step toward safe banking in America.
The interests of the public demand breaking filibuster and legislating states will be a benefit of the public demand breaking filibuster and legislating. ing state-wide branch banking in every State.

WILLIAMS GOLD REFINING Co.,

REGINALD WILLIAMS, Vice President.

Firmly believe state-wide branch banking in every State highly important. In business recovery urge you to use your efforts to this end.

McKaig-Hatch (Inc.), A. T. McKaig, President.

WATERTOWN, N. Y. Heartily favor passage of Glass bill. Filibuster regrettable. Appreciate your efforts to pass bill.

CITIZENS BANK OF CAPE VINCENT, N. Y., T. C. KILLEEN, Vice President.

this session.

This company urges you to assist in breaking the fillbuster now existing in the Senate and to pass the necessary bank legislation, which will allow state-wide branch banking.

GREAT LAKES PORTLAND CEMENT CORPORATION.

Appreciate thoroughly your splendid efforts to have your banking bill enacted during this Congress, and sincerely hope you will be able to break up the filibuster. I feel strongly that Congress should authorize state-wide branch banking in every State for the national banking system, and I trust when your bill is passed it will provide for that.

JAMES G. BLAINE.

Sorry present filibuster is interfering with your commendable efforts to put through the Glass bill, and hope filibuster will be broken. Want to urge you to put your bill through allowing branch banking in every State.

LINCOLN FIRE INSURANCE Co., ALBERT T. TAMBLYN, President.

NEW YORK, N. Y.

I wish to commend you for your efforts to put through the Glass bill, and urge that it include branch banking in each and every State. Sincerely hope that the present filibuster will be

BANKERS COMMERCIAL SECURITY Co. (INC.), RICHARD W. LAWRENCE, President.

New York, N. Y.
Congratulations on your efforts to put through the Glass bill.
Sincerely hope you will be able to break the present filibuster.
May I urge you to put your bill through allowing branch banking in each and every State?

PERCY W. LANSBURGH.

BUFFALO, N. Y.

I am very anxious to have you succeed in breaking filibuster led by Senator Long, and hope you will be successful in passing bill at this session authorizing state-wide branch banking for all States. AMERICAN STEAMSHIP Co.,
ADAM E. CORNELIUS, Chairman of Board.

BUFFALO, N. Y.

Urge that you use every possible effort to break current filibuster and effect legislation this session authorizing state-wide branch banking in all States.

BUFFALO SAVINGS BANK, CHARLES L. GURNEY, President.

BUFFALO, N. Y. Sincerely hope that deplorable Long filibuster may be promptly broken and state-wide branch banking for all States authorized at

BUFFALO COURIER EXPRESS, W. J. CONNERS, Jr., President and Publisher.

Congratulations on your effort to break filibuster. We are in favor of branch banking in every State.

BANK OF BLASDELL.

BUFFALO, N. Y. I am very anxious have you succeed in breaking filibuster led by Senator Long and hope you will be successful in passing bill at this session authorizing state-wide branch banking for all States. ELLICOTT SQUARE CO. OF BUFFALO, RODERICK POTTER, President.

BUFFALO, N. Y. Universal confidence in financial institutions necessary for return to normal business. Believe state-wide branch banking in every State will accomplish this greatly desired end. You are to be commended for your unceasing efforts.

ACME PATTERN WORKS

HOWARD TAYLOR, President.

Buffalo, N. Y. In the interests of better economic conditions we urge you to use your influence to break filibuster and procure state-wide branch banking in every State.

FEDDERS MANUFACTURING Co., L. F. FEDDERS, President.

BUFFALO, N. Y. Congratulations on your stand in the interests of better banking. Hope filibuster will be broken and your bill passed.

GREATER BUFFALO PROPERTIES (INC.),

M. M. COHN, President.

Buffalo, N. Y. Firmly believe state-wide branch banking in every State highly important step in business recovery. Urge you to continue your splendid efforts to this end.

BERNARD DRESS MANUFACTURING Co., BERNARD LEVIN

Buffalo, N. Y.
Congratulations on your stand in the interests of better banking. Hope filibuster will be broken and your bill passed.

TAYLOR & CRATE,
HORACE F. TAYLOR, President.

Universal confidence in financial institutions necessary for return of normal business. Believe state-wide branch banking in every State will accomplish this greatly desired end. You are to be commended for your uncessing affects. to be commended for your unceasing efforts.

A. Victor & Co.,

ARTHUR VICTOR, Jr., President.

BUFFALO, N. Y. Branch banking is big step toward safe banking in America. The interests of the public demand breaking filibuster and legislating state-wide branch banking in every State.

ATTERBURY MOTOR TRUCK Co., J. S. Spraker, President.

LOCKPORT, N. Y. Country seriously needs branch banking system in all States. I appreciate your efforts.

BEWLEY BROS. CANNING Co., WILLIAM BEWLEY, President.

LOCKPORT, N. Y. Your work breaking filibuster commendatory. I am for branch banking everywhere.

MERRITT ENGINEERING & SALES Co., ERICSSON H. MERRITT, President.

LOCKPORT, N. Y. I am for branch banking in every State. Appreciate your efforts in breaking filibuster.

FRIEND MANUFACTURING CO., G. ALBERT HULL, President.

Good best wishes in your efforts. I am for branch banking throughout.

> D. R. SILLESKY & Co., D. R. SILLESKY.

NORTH TONAWANDA, N. Y. Appreciate your effort to break filibuster and secure passage Glass bill.

SPILLMAN ENGINEERING CORPORATION, GEORGE H. CRAMER, President.

NORTH TONAWANDA, N. Y. Your effort to break filibuster much appreciated. Bill should be passed permitting branch banking in every State.

CREODIPT Co.,
J. D. Giles, President.

NORTH TONAWANDA, N. Y. Believe Glass bill with branch banking provisions should pass. R. T. Jones Lumber Co.,

H. MORTON JONES,
President and Treasurer.

NORTH TONAWANDA, N. Y. Congratulate you on effort to break filibuster. We are in favor of branch banking in every State.

NATIONAL MANUFACTURING Co., CLINTON F. BROWN, President.

NORTH TONOWANDA, N. Y. Hope you succeed enactment Glass bill this session with branch banking.

RUDOLPH WURLITZER MANUFACTURING CO., FARNY WURLITZER, President.

Congratulations on effort to break filibuster. Am heartily in favor of branch banking for all States.

C. J. KNOWELL, Former City Judge.

ROCHESTER, N. Y. Break that filibuster. We support Glass bill. Favor state-wide branches every State.

SWEENEY & BOLAND (INC.), PATRICK T. BOLAND, President.

ROCHESTER, N. Y.

Break that filibuster. We support Glass bill. Favor state-wide branches every State.

SHERWOOD SHOE Co., FREDERICK A. SHERWOOD President.

ROCHESTER, N. Y. Break that filibuster. We support Glass bill; favor state-wide branches every State.

F. B. RAE OIL CO. JOHN H. RAE, President.

ROCHESTER, N. Y. Break that filibuster. We support Glass bill; favor state-wide

branches every State.

ROCHESTER LUMBER Co., ALVAH F. STAHL, Treasurer.

ROCHESTER, N. Y. State-wide branch banking bill must pass; filibuster disgraceful. HARRIS, BEACH, FOLGER, BACON & KEATING, KENNETH B. KEATING.

ROCHESTER, N. Y. State-wide branch banking bill must pass; filibuster disgraceful.

Rochester Folding Box Co.,

Harry C. Stevenson, President.

Congratulations on your fine fight. The filibuster should be broken and branch banking privileges given national banks in all States we believe.

WARSAW BUTTON CO

Universal confidence in financial institutions necessary for return of normal business. Believe state-wide branch banking in every State will accomplish this greatly desired end. You are to be commended for your unceasing efforts.

BAKER JONES HAUSAUER, ROBERT HAUSAUER, President.

BUFFALO, N. Y.

Congratulations on your stand in the interests of better banking. Hope filibuster will be broken and your bill passed.

J. W. Cowper (Inc.),

JOHN W. COWPER, President.

BUFFALO, N. Y.

Firmly believe state-wide branch banking in every State highly important step in business recovery. Urge you to use your efforts to this end.

KULP TRANSPORTATION LINES, FRANK H. KULP, President.

ROCHESTER, N. Y. Filibuster shameful. Pass state-wide branch banking bill for

WHITMORE, RAUBER & VICINUS, LEWIS S. WHITMORE, Vice President.

Urge that you do everything possible break present deplorable filibuster and pass bill at this session legalizing state-wide branch banking for all States.

MICHAEL M. COHN, Attorney at Law.

BUFFALO, N. Y.

Urge that you do your utmost to break the Long filibuster and pass bill at this session making state-wide branch banking legal in all States.

EMANUEL BOASBERG, INVESTMENTS

Urge that you use every possible effort to break current filibuster and effect legislation this session authorizing state-wide branch banking all States.

GEORGE A. KELLER, Commander in Chief Buffalo Consistory.

Urge that you use every effort to break current filibuster and fect legislation this session authorizing state-wide branch banking all States.

FRONTIER FUEL OIL Co., W. H. BENNETT, Vice President-Treasurer.

Buffalo, N. Y. In the interests of better economic conditions, we urge you to use your influence to break filibuster and procure state-wide branch banking in every State.

DECO RESTAURANTS (INC.), GREGORY J. DECK, President,

Urge that you use every possible effort to break current filibuster and effect legislation this session authorizing state-wide branch banking all States.

WHITNEY GRAHAM Co. (INC.), MERLE B. WHITNEY,

President-Treasurer.

Buffalo, N. Y.

Urge that you use every possible effort to break current filibuster and effect legislation this session authorizing State-wide branch banking all States banking all States.

G. C. DANN & Co. G. C. DANN.

Buffalo, N. Y. Urge that you use every possible effort to break current filibuster and effect legislation this session authorizing state-wide branch banking all States.

BRAYER BROS. CONSTRUCTION CORPORATION, E. HAROLD BRAYER, Treasurer.

Firmly believe state-wide branch banking in every State highly important step in business recovery. Urge you to continue your splendid efforts to this end.

E. J. Tower & Sons DUANE TOWER, President.

Congratulations on your stand in the interests of better banking, hope filibuster will be broken and your bill passed.

BLACK ROCK OIL CORPORATION,

H. J. HAMBLETON, President.

Buffalo, N. Y. Urge that you use every possible effort to break current filibuster and effect legislation this session authorizing state-wide branch banking all States.

BUFFALO AUTOMOTIVE TRADE ASSOCIATION (INC.).

Urge that you use every possible effort to break current filibuster and effect legislation this session authorizing state-wide branch banking all States.

McMannus Steel Construction Co. (Inc.), Robert S. McMannus.

BUFFALO, N. Y. Urge that you use every possible effort to break current fillbuster and effect legislation this session authorizing state-wide branch banking all States.

THE KLEINHANS Co., E. L. KLEINHANS, President.

Urge that you use every possible effort to break current fill-buster and effect legislation this session authorizing state-wide

buster and effect legislation this section the branch banking all States.

Becker Prentiss (Inc.),

ELMER P. GROBEN, Vice President and Treasurer.

Urge that you use every possible effort to break current filibuster and effect legislation this session authorizing state-wide branch banking all States.

W. F. GROOM MOTOR CORPORATION, W. F. GROOM, President.

I compliment you upon success in breaking filibuster. I believe branch banking in all States fundamental.

NORTON LABORATORIES (INC.), J. B. NEAL, President.

ROCHESTER, N. Y. Filibuster shameful. Pass state-wide branch banking bill for every State.

INTERNATIONAL LABORATORIES (INC.), F. W. CLEMENTS, President.

ROCHESTER, N. Y. Filibuster shameful. Pass state-wide branch banking bill for every State.

SUTHERLAND & DWYER, ARTHUR E. SUTHERLAND.

ROCHESTER, N. Y.

We favor Glass bill for state-wide branch banking.
ROCHESTER & LAKE ONTARIO WATER SERVICE CORPORATION,
ALEXANDER RUSSELL, Vice President.

Buffalo, N. Y.

In the interests of better economic conditions we urge you to use your influence to break filibuster and procure state-wide branch banking in every State.

ELLICOTT DRUG Co., T. F. WILLIAMS, President.

BUFFALO, N. Y.

Congratulations on your stand in the interests of better banking. Hope filibuster will be broken and your bill passed.

LADD, GARONA & JAECKLE,
E. J. GARONA.

BUFFALO, N. Y.

In the interests of better economic conditions we urge you to use your influence to break filibuster and procure state-wide branch banking in every State.

M. BECK BREWING CO EDW. M. SCHEU, President.

BUFFALO, N. Y.

Urge that you use every possible effort to break current filibuster and effect legislation this session authorizing state-wide branch banking all States.

BUFFALO JEWELRY CASE Co., NATHAN STEIGERWALD, Treasurer.

Buffalo, N. Y.

Branch banking is big step toward safe banking in America.

The interests of the public demand breaking filibuster and legislating state-wide branch banking in every State.

CENTRAL CASKET CO.,

H. F. CHANDLER, Secretary.

Urge that you use every possible effort to break current fill-buster and effect legislation this session authorizing state-wide branch banking in all States

FINLEY H. GREENE ADVERTISING AGENCY, FINLEY H. GREENE.

BUFFALO, N. Y.

Urge that you use every possible effort to break current filibuster and effect legislation this session authorizing state-wide branch banking all States.

LAFAYETTE THEATER, A. C. HAYMAN.

Urge that you use every possible effort to break current filibuster and effect legislation this session authorizing state-wide branch banking all States.

LACKAWANNA STEEL CONSTRUCTION CORPORATION, WM. H. PHILLIPPI, President.

Mr. GLASS. Mr. President-

The PRESIDING OFFICER (Mr. George in the chair). The Senator from Virginia.

Mr. GLASS. I desire to interrupt the further reading of the telegrams.

Mr. THOMAS of Oklahoma. I object. A point of order. The PRESIDING OFFICER. The Senator from Okla-

homa will state the point of order. Mr. THOMAS of Oklahoma. The Senate has by motion directed the reading of the telegrams. The point of order

is that nothing else is in order until the telegrams have been The PRESIDING OFFICER. The Chair did not under-

stand the Senator from Virginia to have completed his statement. If he has, objection having been made, the clerk will proceed with the reading of the telegrams.

Mr. GLASS. I have not finished my statement. I ask permission to interrupt the reading of the telegrams merely to sav-

Mr. THOMAS of Oklahoma. Mr. President, a point of

The PRESIDING OFFICER. The Senator will state the point of order.

Mr. THOMAS of Oklahoma. I demand the regular order. The PRESIDING OFFICER. Has the Senator from Virginia finished his statement? The Chair desires to know because the Chair labors under some misapprehension.

Mr. GLASS. No; I have not finished my statement. want to interrupt the reading of the telegrams in order to say that I have had these telegrams read so far for the purpose only of indicating the sentiment of the business people of the one State of New York as to this provision of the

pending bill. Now I ask unanimous consent that the further reading of the telegrams-

Mr. THOMAS of Oklahoma. I object.

The PRESIDING OFFICER. The Senator from Oklahoma has interposed an objection to the request.

Mr. GLASS. I have not made the request, Mr. President. I ask unanimous consent that the further reading of the telegrams be discontinued and that the bunch of telegrams on the desk, together with similar bunches of telegrams from nearly every State, if not every State in the Union, of a kindred nature indicating the attitude of business and of unit bankers toward this provision of the pending bill, be inserted in the Record without reading, so that discussion, if any further discussion be desired, may be continued on this question.

The PRESIDING OFFICER. Is there objection?

Mr. THOMAS of Oklahoma. I object. The PRESIDING OFFICER. The Senator from Oklahoma objects.

Mr. GLASS. Then I move that that be done.

Mr. FESS. Mr. President, a parliamentary inquiry.

The PRESIDING OFFICER. The Senator will state it. Mr. FESS. I want to submit a parliamentary inquiry

which is rather a new one. If a Senator who has the floor yields for the purpose of having read some material that is sent to the desk, can the Senator resume the floor at any time that he desires?

The PRESIDING OFFICER. It would be the opinion of the present occupant of the chair that he might do so by permission of the Chair. The Senator from Virginia has asked unanimous consent to dispense with the further reading of the telegrams. Objection has been made to that request. The Senator from Virginia has moved that the further reading of the telegrams be dispensed with. The Chair holds that motion in order.

Mr. GLASS. And that those telegrams and thousands of others which I have here, indicating the attitude of unit bankers of the country and of business toward this problem, be inserted in the RECORD.

Mr. THOMAS of Oklahoma. Mr. President, I demand a division on the question.

The PRESIDING OFFICER. The demand, in the opinion of the Chair, is proper. The motion first is to suspend the further reading of the telegrams which are being read, not under a unanimous-consent agreement, the Chair will say to the Senator from Ohio, but upon motion. [Putting the question.] The ayes seem to have it. The ayes have it and the motion prevails.

Mr. GLASS. I now repeat my request for unanimous consent, in order to save the time of the Senate and the voice of the clerk as well as my own voice, that these telegrams relating to the same subject be printed in the

The PRESIDING OFFICER. Is there objection? Mr. THOMAS of Oklahoma. I object.

The PRESIDING OFFICER. Objection is made by the Senator from Oklahoma.

Mr. GLASS. I move that the telegrams I have here, bearing upon this subject, be printed in the RECORD.

Mr. THOMAS of Oklahoma. Mr. President, a point of

The PRESIDING OFFICER. The Senator from Oklahoma will state his point of order.

Mr. THOMAS of Oklahoma. The point of order is that, over objection, the Senate can not by motion direct anything to be printed in the Congressional Record.

The PRESIDING OFFICER. The Chair is of the contrary opinion, and the point of order is overruled.

Mr. THOMAS of Oklahoma. Mr. President, a parliamentary inquiry.

The PRESIDING OFFICER. The Senator will state it. Mr. THOMAS of Oklahoma. Is it possible for the Senate,

upon motion, to incorporate material in the Record the contents and the nature of which the Members of the Senate do not know, the matter never having been read?

The PRESIDING OFFICER. The Senator from Oklahoma is now injecting into his question a suggestion which he did not at first inject. If the Senator demands the reading of the telegrams before putting them in the RECORD, that presents another question.

Mr. THOMAS of Oklahoma. My first point of order clearly implied that. I have no objection to the reading of the telegrams, but I certainly will object to a motion being made that several thousand telegrams be printed in the RECORD without having been read at the desk or by the Senator from Virginia or some other Senator upon the floor.

Mr. GLASS. Well, Mr. President-

Mr. McNARY. Mr. President, will the Senator from Virginia yield to me for a moment?

Mr. GLASS. I yield.

Mr. McNARY. If the able Senator from Virginia would be willing to have made a notation of each of these telegrams in the RECORD, without having them printed in full, it would be a great saving to the taxpayers of the country and it would be just as useful and informative, and it could be done in a very few words.

Mr. GLASS. I am perfectly willing that that may be done, because there is some similarity in the nature of the telegrams and some similarity in their phraseology. My only purpose in presenting these telegrams was to answer the objection that there was intense opposition in the business communities of the country to branch banking. I think I have shown thoroughly that that is not true, and I am not willing further to consume the time of the Senate, if it may be avoided, by having the telegrams read if the suggestion of the Senator from Oregon is acceptable to the Senate.

The PRESIDING OFFICER. Does the Senator from Virginia modify his motion and now move that the telegrams be noted in the RECORD?

Mr. GLASS. Yes; I modify my motion to that extent, in order that I may not consume the time of the Senate and that it may not appear that I have any desire to postpone prompt and definite action upon the pending measure.

Mr. McNARY. I thank the Senator from Virginia.

The PRESIDING OFFICER. The question is on the motion of the Senator from Virginia, as modified.

Mr. THOMAS of Oklahoma. Mr. President, I rise to a point of order against the motion.

The PRESIDING OFFICER. The Senator from Oklahoma will state the point of order.

Mr. THOMAS of Oklahoma. The point of order is that the Senate can not by motion order anything printed in the RECORD, and that that can only be done by unanimous

The PRESIDING OFFICER. The point of order is overruled. The question recurs on the motion of the Senator from Virginia.

The motion was agreed to.

The telegrams ordered to be noted in the RECORD in favor of the passage of the bill (S. 4412) to provide for the safer and more effective use of the assets of the Federal reserve banks and of national banking associations, to regulate interbank control, to prevent the undue diversion of funds into speculative operations, and for other purposes, are, according to addresses and signatures of senders, as follows:

Flomaton, Ala.—Flomaton Motor Co.
Cuthberg, Ga.—H. I. Hill.
Parma, Idaho.—W. B. Mitchell, president First National Bank.
Shoshone, Idaho.—First Security Bank.
Payette, Idaho.—First Security Bank.
Burley, Idaho.—Burley Bank & Trust Co.
American Falls, Idaho.—Power County Bank.
Blackfoot, Idaho.—First National Bank.
Jerome, Idaho.—First National Bank.
Jerome, Idaho.—First Security Bank of Jerome.
Rupert, Idaho.—A. F. Beymer, president First Security Bank

Rupert, Idaho .- A. F. Beymer, president First Security Bank of Rupert.

Rupert.

Blackfoot, Idaho.—First Security Bank of Blackfoot.

Pocatello, Idaho.—First Security Bank of Pocatello.

Idaho Falls, Idaho.—Anderson Bros. Bank.

Shelby, Idaho.—The Commercial Bank.

Montpelier, Idaho.—First Security Bank of Montpelier.

Boise, Idaho.—Otto McCutcheon, chairman of board.

Donnelly, Idaho.—First State Bank.

Hazelton, Idaho.—H. E. Gundelfinger, cashier Hazelton State Bank.

Emmett, Idaho.—First Security Bank of Emmett.
Jerome, Idaho.—The Lincoln County National Bank, Shoshone,

Jerome, Idaho.—The Jerome National Bank.
Boise, Idaho.—First Security Bank of Boise.
Mountain Home, Idaho.—First Security Bank.
Preston, Idaho.—First Security Bank.
Paris, Idaho.—Bear Lake State Bank.
Hailey, Idaho.—First Security Bank of Hailey.
Nampa, Idaho.—R. J. Comstock in president. Idaho.

Nampa, Idaho.—R. J. Comstock, jr., president First Security Bank of Nampa.

South Bend, Ind.—The Studebaker Corporation, A. R. Erskine,

president

Gooding, Idaho.—First Security Bank of Gooding. Edgewood, Iowa.—Welterlen & Sons.

Hancock, Iowa.—Greever Motor Co. Sioux City, Iowa.—Charles Flanley. Sioux City, Iowa.—A. D. Bland, manager the Fairmont Creamery

Sioux City, Iowa.—Thomas B. Huff. Sheffield, Iowa.—Wood Auto Co., C. M. Wood, W. H. Schaefer, Rex Rushing

Mediapolis, Iowa.—Selzer Motor Co., H. C. Selzer. Sioux City, Iowa.—J. G. Sibert. Sioux City, Iowa.—Central West Public Service Co., J. A. Mallory, manager.

Sioux City, Iowa.—Knapp & Spencer Co.

Sioux City, Iowa.—Sioux City Seed Co.
Sioux City, Iowa.—Sioux City Seed Co.
Sioux City, Iowa.—H. A. Baker Co., manufacturers work clothing.
Sioux City, Iowa.—A. G. Sam, president Livestock National Bank.
Mason City, Iowa.—J. E. Decker & Sons; E. S. Selby, treasurer.
Sioux City, Iowa.—The Toy National Bank.
Sioux City, Iowa.—G. E. Silknitter.
Sioux City Iowa.—Security National Bank.

Sioux City, Iowa.—Security National Bank.
Russellville, Ky.—L. S. Evans, cashier First National Bank, Adairville, Ky.

Hopkinsville, Ky.—First City Bank & Trust Co. Russellville, Ky.—M. L. Fugate, president Peoples Bank, Adair-

ville, Ky.
Russellville, Ky.—J. O. Street, president Elkton Bank & Trust Co.

Russellville, Ky.—Southern Deposit Bank.
Russellville, Ky.—H. L. Trimble, cashier Citizens National Bank.
Russellville, Ky.—F. S. Wilson, cashier Auburn Banking Co.
Russellville, Ky.—R. R. McClelland, president Lewisburg Banking

Whitesburg, Ky.—New Motor Co.
Rockland, Me.—Security Trust Co.
Augusta, Me.—Augusta Trust Co.
Portland, Me.—Fidelity Trust Co., by Guy P. Gannett, president.
Mansfield, Mass.—First National Bank of Mansfield, Mass.; Justin

Mansheld, Mass.—First National Bank of Mansheld, Mass., Justin L. Cobb, president.
Waltham, Mass.—S. H. Eldridge.
Fall River, Mass.—Spencer Borden.
Needham, Mass.—Clifford M. Locke, president Needham Trust Co. Worcester, Mass.-Iver Johnson Arms & Cycle Works, Fitchburg, Mass

Worcester, Mass.—Second National Bank of Barre, Barre, Mass. Worcester, Mass.—Simonds Saw & Steel Co., Fitchburg, Mass. Worcester, Mass.—Morgan Construction Co. Worcester, Mass.—Norton Co.

Worcester, Mass.--First National Bank of Webster, Webster, Mass.

Worcester, Mass.—Clinton Trust Co., Clinton, Mass. Worcester, Mass.—M. J. Whittall Associates (Ltd.). Worcester, Mass.—Wyman Gordon Co.

Worcester, Mass.—Crompton & Knowles Loom Works.
Worcester, Mass.—North Brookfield National Bank, North Brookfield, Mas

Springfield, Mass.-Henry A. Field, chairman of board, Springfield National Bank.

Worcester, Mass.—Worcester County National Bank. Worcester, Mass.—Spencer National Bank, Spencer, Mass. Worcester, Mass.—Worcester Bank & Trust Co.

Boston, Mass.—A. M. Creighton. Boston, Mass.—Geo. H. Clough.

Boston, Mass.—Hingham Trust Co., Hingham, Mass.; Seth Sprague, treasurer.

Boston, Mass.—Campbell Bosson, president Chelsea Trust Co., Chelsea, Mass. Boston, Mass.—H. A. Cahoon, president Central National Bank, Lynn, Mass.

Boston, Mass .- A. W. Clark, treasurer Melrose Trust Co., Melrose,

Mass Boston, Mass.--Needham National Bank, Needham, Mass. V. E.

Kezer, cashier.
Boston, Mass.—Nathaniel F. Ayer.
Boston, Mass.—H. L. Bailey.
Everett, Mass.—Frederick E. Jennings, president Everett Bank & Trust Co.

Milton, Mass.-John W. Wood, chairman of the board, Stoughton

Trust Co.

Newton Center, Mass.—Frank L. Richardson.

Salem, Mass.—Salem Five Cents Savings Bank, H. P. Gifford,

Milton, Mass.—Salem Five Cents Savings Bank, H. P. Gifford,

Merchants National

president.

Boston, Mass.—Josiah A. Gifford, president Merchants National Bank, Salem, Mass.

Lowell, Mass.—Joseph A. Legare, executive vice president Appleton

Cambridge, Mass.—W. F. Earle, president Harvard Trust Co. Dedham, Mass.—Dedham National Bank; R. W. Redmond, presi-

Quincy, Mass.—Henry M. Faxon, president the National Mount Wollaston Bank.

Salem, Mass.—Helburn Thompson Co.
Boston, Mass.—W. A. Kneeland, president Winchester National
Bank, Winchester, Mass.

Salem, Mass.—Alvah P. Thompson. Boston, Mass.—N. I. Adams, president Lexington Trust Co., Lexington, Mass.

Boston, Mass.—E. A. Davis, president National White River Bank, Bethel, Vt.

Detroit, Mich.—Clarke C. Wilmot, Fenton, Mich.
Detroit, Mich.—Gerald E. Stedman.
L'Anse, Mich.—Citizens' Committee and Ford dealer, per D. P.

Jackson, Mich.—Frank H. Mather, president Central City Lumber

Detroit, Mich.—H. A. Davies, assistant treasurer, Dodge Bros. Detroit, Mich.—B. E. Hutchinson, vice president and treasurer

Crysler Corporation. Jackson, Mich.-K. L. Potter, president Jackson City Bank & Trust Co.

Grand Rapids, Mich.—Sierd Andriga, president Byron Center State

Bank.
Grand Rapids, Mich.—C. W. McPhail.
Grand Rapids, Mich.—Herbert H. Wheeler, president Cedar Springs

State Bank.
Detroit, Mich.—B. E. Hutchinson, president Plymouth Motor Cor-

poration.
Niles, Mich.—Francis J. Plym.
Highland Park, Mich.—N. A. Woodworth, president Excello Aircraft Highland Park, Mich.—N. A. Woodworth, president Excello Aircraft & Tool Corporation; George B. Storer, president Tubeweld (Inc.); Clarence E. Wilcox; Anderson Wilcox, Lacy & Lawson, Edward Andreae, secretary-treasurer Yale Woolen Mills, Yale, Mich.; Robert W. Hamilton, treasurer Gregory, Mayer & Thom Co.; Harrison F. Clippert, vice president, Clippert Brick Co.; Lyman J. Craig, trustee, James Craig Estate; William B. Mayo. Detroit, Mich.—C. W. Avery, president, David Widman, treasurer, Murray Corporation of America.

Grand Rapids, Mich.—Joseph H. Brewer, president Grand Rapids National Bank

National Bank

National Bank.

Detroit, Mich.—Alvan Macauley, president Packard Motor Car Co.

Dearborn, Mich.—Edsel B. Ford, president Ford Motor Co.

Detroit, Mich.—Miles Finsterwald, vice president and general manager Fintex Corporation, Detroit, Toledo, Cleveland, Pittsburgh.

Detroit, Mich.—Ernest Kanzler, president Universal Credit Corpo-

Flint, Mich.—Olney L. Craft, director of finance.

Detroit, Mich.—Joseph B. Graham, president, L. Carl Hicks, treasurer, Graham Paige Motors Co.

Jackson, Mich.—L. W. Cowley, president Merchants Retail Asso-

ciation.

Jackson, Mich.-Murray Dalziel, president Collins, Hahn & Dalziel Co.

Detroit, Mich.-W. Ledyard Mitchell, chairman of board Chrysler Export Corporation, chairman of board Chrysler Corporation of

Canada (Ltd.). Belleville, Mich.—People State Bank, Belleville, Mich., S. H. Clark,

Flint, Mich.-Glen R. Jackson, president Continental Department Stores

Flint, Mich.-George W. Cook, president State Savings Bank of Fenton.

Wyandotte, Mich.—S. L. Vreeland, vice president Guardian Bank, Trenton, Mich.

Flint, Mich.—Joseph L. Galliver, county auditor Genesee County.
Flint, Mich.—R. L. Hopkins, executive vice president and cashier
Union Industrial Trust & Savings Bank, Flint, Mich.

Union Industrial Trust & Savings Bank, Filit, Mich.—Carl Bonbright, president General Foundry Co.
Flint, Mich.—Charles S. Mott, president Union Industrial Trust &
Savings Bank, Flint, Mich.
Grand Rapids, Mich.—American Home Security Bank, M. D. Verdier,

vice president. Homer, Mich.—Calhoun State Bank.

Romulus, Mich.—Romulus State Bank, Jas. R. Taylor, cashier.

Mason, Mich.—Dart National Bank.

Jackson, Mich.—C. B. Hayes, vice president Kelsey Hayes Wheel Co.

Jackson, Mich.—Fred F. Ingram, president L. H. Field Co.

Jackson, Mich.—Harvey T. Woodfield, president Hartwick Wood-

field Co.

Jackson, Mich.-Clifford M. Sparks, vice president Sparks Withing Co.

Niles, Mich.-French Paper Co., H. O. Parker, treasurer.

Detroit, Mich.—G. Ogden Ellis, publisher the American Boy.
Detroit, Mich.—George R. Cooke, president George R. Cooke Co.
Detroit, Mich.—C. W. Avery, president, David Wiman, treasurer,
Murray Corporation of America.
Detroit, Mich.—Henry E. Bodman, chairman of board Union

Guardian Trust Co.

Rives Junction, Mich.—C. W. True, former president Farmers & Merchants Bank.

Detroit, Mich.—Clifford B. Longley, Union Guardian Trust Co Detroit, Mich.—Fred T. Murphy, guardian National Bank of Commerce of Detroit.

Belleville, Mich.—Doctor Grandfield, president Peoples State Bank, New Boston, Mich.

Niles, Mich.—Charles E. White, judge circuit court, Berrien County. Mich.

Trenton, Mich.-Guardian Bank of Trenton, Austin Church, chairman of the board.

man of the board.

Buchanan, Mich.—A. S. Bonner, treasurer Clark Equipment Co.

Niles, Mich.—A. E. Zordell, cashier City National Bank & Trust Co.

Trenton, Mich.—N. A. Mans & Sons, N. F. Mans, vice president.

Ionia, Mich.—The National Bank of Ionia, by Alex Robertson, vice

president and cashier.

Ionia, Mich.—Village of Lyons, Mich., E. W. Buchanan, clerk.

Ionia, Mich.—Fred W. Green.

Belding, Mich.—Brinton F. Hall, president Hall Orchards (Inc.).

Muir, Mich.—Muir Business Men's Association, J. Lee Strachan, cretary

Battle Creek, Mich.—Chas. Binder, president R. Binder Co. Battle Creek, Mich.—Geo. Geneback, president United Steel & Wire Co

Belding, Mich.—Albin Johnson, president Belding Foundry Co.
Battle Creek, Mich.—City National Bank & Trust Co., Chas. Green,
president; C. E. Kaye, cashier.
Concord, Mich.—Frank N. Aldrich, president Farmers State Bank.
Bay City, Mich.—James R. Tanner, Tanner & Daily.

Ionia, Mich.—Jonathan Hale & Sons, millers. Bay City, Mich.—John Carroll, Carroll & Co. Bay City, Mich.—M. W. Carroll, Carroll & Co.

Wyandotte Depot, Mich.—First National Bank.
Bay City, Mich.—James E. Duffy, attorney at law.
Bay City, Mich.—F. C. Finkenstaedt, retired manufacturer.

Bay City, Mich.-James E. Davidson, shipbuilder and manufacturer.

Bay City, Mich.—Wm. F. Jennison, Jennison Hardware Co. Lowell, Mich.—C. H. Runciman. Port Huron, Mich.—Frank E. Beard, chairman County Road Com-

Clarksville, Mich.—Norman W. Stuart. Trenton, Mich.—J. W. Foley, president Michigan Foundation. Lansing, Mich.—Harry F. Harper, president Motor Wheel Corporation

Lansing, Mich—L. D. Bissell, cashier Crossman & Williams State Bank, Williamston, Mich. Lansing, Mich.—Carl O. Derby, cashier Maynard Allen State Bank,

Portland, Mich.

Lansing, Mich.—E. P. Mills, cashier Loan & Deposit State Bank,
Grandledge, Mich.

Lansing, Mich.—Ray Potter, president Federal Screw Co. Lansing, Mich.—Frank E. Gorman, president Capital National -Arthur D. Baker, president Michigan Millers Mu-

Lansing, Mich.—Arthur D tual Fire Insurance Co. Lansing, Mich.-N. P. Hull, vice president and treasurer American

Annuity Savings Association.

Lansing Mich.—Charles E. Ecker, vice president Peoples State Bank.

Lansing, Mich.-E. L. Cooley, secretary-treasurer Michigan Supply Co.

Lansing, Mich.—F. H. Swarthout, cashier Lowell State Bank, Lowell, Mich.

Belding, Mich.—C. A. Wheeler, president Belding Board Commerce.

Lansing, Mich.—A. D. Baker, president Industrial Bank.
Lansing, Mich.—R. H. Scott, president Reo Motor Car Co.
Lansing, Mich.—F. N. Arbaugh, president F. N. Arbaugh Co.
Lansing, Mich.—E. I. Dail, president Dail Steel Products Co.
Detroit, Mich.—H. H. Gardner, president Guardian Bank of Royal

Oak

Kalamazoo, Mich.-Sutherland Paper Co.

Kalamazoo, Mich.—Strierland Faper Co. Kalamazoo, Mich.—Upjohn Co. Kalamazoo, Mich.—First National Bank & Trust Co. Bay City, Mich.—Wm. L. Clements, regent, University of Michigan. Detroit, Mich.—H. H. Gardner, president Guardian Bank of Dearborn

Port Huron, Mich.-J. W. Leighton, president Pressed Metals Co. of America.

Saginaw, Mich.—C. H. Whitney, Merrill, Mich.

Jackson, Mich.—H. S. Reynolds, president Union & Peoples Na-Jackson, Mich.

Jackson, Mich.-G. S. Porter.

Jackson, Mich.—G. S. Porter.

Jackson, Mich.—James Odwyer, president Central Advertising Co.
Port Huron, Mich.—F. E. Riggin, secretary Mueller Brass Co.
Port Huron, Mich.—S. A. Graham, president First National Trust
& Savings Bank of Port Huron.

Bay City, Mich.—Harry J. Defoe, Defoe Boat Works.
Bay City, Mich.—Edward S. Clark, attorney at law.

Bay City, Mich.—Seth Babcock, Bay City Shovels Co.
Bay City, Mich.—Wm. B. Henry, attorney at law.

Bay City, Mich.—Guy H. Moulthrop, lumberman.
Bay City, Mich.—Guy H. Moulthrop, lumberman.
Bay City, Mich.—Wm. R. Wells, Industrial Brownhoist Corporation.
Bay City, Mich.—J. Stanley See, Industrial Brownhoist Corporation.

tion.

Bay City, Mich.—Joseph A. Schwartz, Wolverine Knitting Mills.
Saginaw, Mich.—George Bilbrough, vice president State Savings
Bank, Remus, Mich.

Detroit, Mich.—Dr. George R. Andrews.
Saginaw, Mich.—D. J. Starks, cashier State Savings Bank, Stanton,
Mich.

Kalamazoo, Mich.—Kalamazoo Stove Co. Detroit, Mich.—Frank J. Maurice, president Highland Park State Bank and Highland Park Trust Co. Detroit, Mich.—Robert O. Lord, president Guardian Detroit Union

Group.

Detroit, Mich.—Wendell W. Anderson, president Bundy Tubing Co.

Detroit, Mich.—John H. French, president French Mortgage & Bond Co.

Detroit, Mich.-William Robert Wilson, president Copeland Products Co.

Detroit, Mich.—Charles F. Lambert, president Clayton & Lambert

Manufacturing Co.
Detroit, Mich.—Murray W. Sales, president Murray W. Sales & Co.
Munith, Mich.—Fred W. Ford, cashier Farmers State Bank.
Fremont, Mich.—Old State Bank.

Saginaw, Mich.-R. Perry Shorts, James B. Peter, Elmer J. Cornwell.

Jackson, Mich.-Paul C. Dancer, cashier Stockbridge State Bank,

Stockbridge, Mich.

Jackson, Mich.—B. C. Root, cashier Union Savings Bank, Manchester, Mich. Jackson, Mich.--Frank H. Brown, president Brooklyn State Bank,

Brooklyn, Mich. Jackson, Mich.—E. J. Foster, president Farmers State Bank, Grass-

lake, Mich.

Lake Odessa, Mich.—Lake Odessa State Savings Bank.
Detroit, Mich.—James T. McMillan.
Detroit, Mich.—Henry T. Cole, president United States Radiator Corporation.

Detroit, Mich.-William A. Fisher, president Fisher Body Corporation.

Jackson, Mich.-K. P. Williams, cashier First National Bank,

Easton Rapids, Mich.

Belding, Mich.—A. C. Loyer, president Belding Basket Co.

Port Huron, Mich.—John A. Barron, president Marysville Savings

Bank.

Saginaw, Mich.-Andrew W. Orr, president Blanchard State Bank, Blanchard, Mich.

Bay City, Mich.—Norris R. Wentworth, Ross & Wentworth, Bay City, Mich.—F. D. Johnson, Wolverine Knitting Mills, Minneapolis, Minn.—Minneapolis Brewing Co., Jacob Kunz, presi-

dent Minneapolis, Minn.—C. W. Olson Manufacturing Co. Minneapolis, Minn.—The Flour City Ornamental Iron Co., Eugene

Tetzlaff, president.

Winona, Minn.—Latsch & Son Co., John A. Latsch, president.

Winona, Minn.—Latsch & Son Co., John A. Latsch, president.

Winona, Minn.—Laird Norton Co., F. S. Bell, president.

St. Paul, Minn.—Carl T. Schuneman, president Schuneman, Bayliss

& Co.

Winona, Minn.—R. D. Cone Co., C. A. Risser, president. St. Paul, Minn.—F. L. Paetzold, secretary-treasurer Great Northern Railroad.

Faribault, Minn.-Farmers Seed & Nursery Co., C. Duffina, secretary.

retary.

St. Paul, Minn.—Wertheimer Cattle Co.
South St. Paul, Minn.—Fitch & Co., Oakley Fitch, owner.
Winona, Minn.—Botsford Lumber Co., O. M. Botsford, president.
South St. Paul, Minn.—Lee Livestock Commission Co.
Mankato, Minn.—L. Salet, jr., L. Salet & Son.
Center City, Minn.—Chisago County State Bank.
Winona, Minn.—Conrad Fur Co. (Inc.), Max A. Conrad, president.
Winona, Minn.—The Northern Corporation, S. L. Prentiss, president.

Winona, Minn.—Jones & Koreger Co., W. T. Leyden, president. Winona, Minn.—Lumbermens Finance Corporation, L. J. Luhman,

secretary. inona, Minn.—Mississippi Valley Public Service Co., R. M.

Howard, vice president.
Winona, Minn.—V. Simpson Co., J. Russell Smith.
Winona, Minn.—C. M. Youmans Lumber Co., C. M. Youmans,

South St. Paul, Minn.—Haas Commission Co., W. F. Aull, president. outh St. Paul, Minn.—Shaw Lumber Co., Z. H. Hutchison, secretary-treasurer. South

South St. Paul, Minn.-Prouty Commission Co., H. O. Warren,

secretary-treasurer.
Faribault, Minn.—W. F. Klemer, vice president Faribault Woolen

Faribault, Minn.—W. F. Klemer, vice president Faribault Woolen Mills Co.
St. Paul, Minn.—Rogers & Rogers, A. A. Dries, secretary-treasurer.
St. Paul, Minn.—Carl R. Gray, jr., vice president and general manager Chicago, St. Paul, Minneapolis & Omaha Railway.
Winona, Minn.—Northernfield Seed Co., E. F. Heim, president.
South St. Paul, Minn.—Bangs & Terry, N. S. Bangs.
St. Paul, Minn.—Seekins Commission Co., Earl Seekins Commission Co., Earl Seekins, president.
Faribault, Minn.—Chas. S. Batchelder.
Minneapolis, Minn.—Geo. B. Norris, president Blaisdell Milling Co. Minneapolis, Minn.—Charles C. Bovey, chairman of the board, Washburn, Crosby Co.

Washburn, Crosby Co.
Albert Lea, Minn.—C. L. Blunt.
Albert Lea, Minn.—Meighen Knudson & Surtz.
Albert Lea, Minn.—First National Bank, Alfred Christopherson,

president.

Minneapolis, Minn.-R. F. Pack, president Northern States

Power Co.
Faribault, Minn.—L. Peavey, president Security National Bank & Trust Co

Mankato, Minn.—M. D. Fritz, president Free Press Co. St. Paul, Minn.—J. G. Ordway, vice president Crane Co. of

Minneapolis, Minn.—R. M. Heskett, vice president and treasurer Minnesota Northern Power Co.

Minneapolis, Minn.—F. B. Wells, vice president F. H. Peavey & Co.

Minneapolis, Minn.—B. B. Sheffield, president Minneapolis Civic & Commerce Association.

St. Paul, Minn.—E. B. Ober, president Motor Power Equipment Co. St. Paul, Minn.—L. P. Ordway, vice president. St. Paul, Minn.—Chas. W. Stott, president Stott Briquet Co. St. Paul, Minn.—John P. Feuling, president Central Warehouse Co. Mankato, Minn.—H. A. Patterson, president L. Patterson Mercantile Co.

Canthe Co.

Faribault, Minn.—B. W. Cowperthwait.

Cloquet, Minn.—D. C. Andrews.

Cloquet, Minn.—H. C. Hornby.

Cloquet, Minn.—S. L. Coy.

Duluth, Minn.—H. A. Starkey, president Consolidated Elevator

Duluth, Minn.—Oscar Mitchell, president Stone Ordean Wells Co.

Duluth, Minn.-David C. Duncan, vice president American Carbolite Co. (Inc.).
Duluth, Minn.—W. P. Chinn, general manager Pickands Mather

Co., mining division.

Duluth, Minn.—E. J. Maney, manager Shenango Furnace Co. Duluth, Minn.—W. R. McCarthy, president Capitol Elevator Co. Duluth, Minn.—H. O. Ahl, vice president Bridgeman Russell Co.

Duluth, Minn.—A. C. Am, vice president Bridgeman Russen co. Duluth, Minn.—W. B. Castle, president Zenith Furnace Co. Duluth, Minn.—A. G. Thomson, president A. D. Thomson & Co. Duluth, Minn.—A. C. Weiss.
Duluth, Minn.—R. W. Higgins, vice president and general manager Kelly-How-Thomson Co.

Duluth, Minn.—F. E. Fregeau, vice president and general manager Northern Cold Storage & Warehouse Co.
Duluth, Minn.—Seth Marshall, president Marshall Wells, Duluth, Minn.—C. A. Luster, president Clyde Iron Works.
Duluth, Minn.—Henry Laliberte, president Cutler Magner Co.
Minneapolis, Minn.—A. C. Cobb, Cobb Hoke, Denson, Krause and

Minneapolis, Minn.—E. S. Woodworth, president E. S. Woodworth

Minneapolis, Minn.-C. E. Mickler, district manager F. W. Woolworth Co.

Minneapolis, Minn.-E. W. Dobson, vice president Anderson Lumber Co.

Minneapolis, Minn.-H. B. Waite, president H. B. Waite Lum-

Minneapolis, Minn.—G. Nelson, Dayton, treasurer and general manager the Dayton Co.

Minneapolis, Minn.—A. L. Searle, president Searle Grain Co.

Minneapolis, Minn.—Alexis Caswell, secretary Manufacturers Association of Minneapolis.

Minneapolis, Minn.—B. F. Benson, president Benson-Quinn Co. Minneapolis, Minn.—F. Julian McGill, president Minneapolis Street Railway Co.

Minneapolis, Minn.—E. L. Carpenter, chairman of the board, Shevlin, Carpenter & Clark Co. Minneapolis, Minn.—H. S. Helm, president Russell-Miller Milling Co.

Minneapolis, Minn.—J. B. Forrest, vice president and treasurer Bannons (Inc.).

Minneapolis, Minn.—E. J. Moles, vice president Janney, Semple & Hill Co. Minneapolis, Minn.—Arthur R. Rogers, president Rogers-Youmans

Lumber Co Owatonna, Minn.—Paul H. Evans, president Security Bank &

St. Paul, Minn.—Roger B. Shepard, president Finch Vanslyck & McConville.

St. Paul, Minn.-Arthur E. Nelson.

St. Paul, Minn.—D. C. S. Epard, president; C. E. Johnson, vice president; C. T. Dedon, cashier.
Winona, Minn.—Michael Libera, president M. Libera Sons (Inc.).

Winona, Minn.—Frank Horton, president Conedale Farm (Inc.).
Winona, Minn.—W. A. Mahl, vice president, the First National Bank.

Winona, Minn.-R. H. Jackson, vice president Standard Lumber Co.

Hemingford, Nebr.—E. S. Rockey.
Hemingford, Nebr.—W. H. Clem, secretary Lions Club.
Wood River, Nebr.—McGuire Motor Co.
Norfolk, Nebr.—Gene Huse, publisher Norfolk Daily News.
Lincoln, Nebr.—T. B. Strain, vice president Continental National Bank.

Lincoln, Nebr.-W. W. Putney, president the Midwest Life Insurance.

Omaha, Nebr.—F. B. Johnson, president Omaha Printing Co. Omaha, Nebr.—Harry S. Byrne. Omaha, Nebr.—E. P. Melady, president Melady Bros. Commission Co.

Omaha, Nebr.-W. Otto Swanson, treasurer, Nebraska Cloth-

Omaha, Nebr.—Glenn E. Jennings, president Wright & Wilhelmy Co. Omaha, Nebr.—Roy Page. Omaha, Nebr.—A. D. Majors, president Martin Bros. Commis-

sion Co.

Omaha, Nebr.—A. V. Shotwell, Omaha, Nebr.—H. W. Pierpont.

Nebr.-John W. Hughes, vice president Guarantee Mutual Life Co.

Omaha, Nebr.—J. M. Harding, president Harding Cream Co. Omaha, Nebr.—Dora Alexander Talley, supreme banker Woodmen Circle.

Omaha, Nebr.—Chester D. Porter, president Omaha & Council Bluffs Street Railway Co.

Omaha, Nebr.—H. H. Roberts.

Omaha, Nebr.—Jos. Huckins, third president Kitchen Bros. Hotel Co.

Omaha, Nebr.—R. B. Updike, president Updike Lumber & Coal Co. Omaha, Nebr.—L. G. Doup Co., Harry F. Reed, president. Omaha, Nebr.—Updike Lumber & Coal Co., R. B. Updike, president. Omaha, Nebr.—Burkely Envelope & Printing Co., F. J. Burkely, president.

Omaha, Nebr.-Northwestern Bell Telephone Co., W. B. T. Belt, president.

Omaha, Nebr.—Nebraska Power Co., J. E. Davidson, president.
Omaha, Nebr.—E. S. Waterbury.
Omaha, Nebr.—M. A. Hall.
Omaha, Nebr.—D. E. Bradshaw, president Woodmen of the World Life Insurance Association.

Life Insurance Association.

Omaha, Nebr.—Nelson Paint Co., G. H. Nelson, president.

Omaha, Nebr.—F. A. Brogan.

Omaha, Nebr.—Union Stock Yards Co., W. H. Schellberg, president.

Lincoln, Nebr.—R. M. Joyce.

Orange, N. J.—Abraham M. Herman, counsellor at law, Orange, N. J.

Vineland, N. J.—Branson & Doerr Auto Co.

Cortland, N. J.—Paul B. Kelly, attorney at law, Cortland, N. Y.

Newark, N. J.—William F. Hayes.

Newark, N. J.—Franklin Washington Trust Co., C. F. Macevoy, chairman of the board.

Cleveland, Ohio—J. R. Kraus, chairman of board. The Union

Cleveland, Ohio-J. R. Kraus, chairman of board, The Union Trust Co.

Deadwood, S. Dak.-Black Hills Mercantile Co., by Geo. R. Hunter,

Deadwood, S. Dak.—Dakota Creamery Co., by H. S. Black, president. Ahoskie, N. C.—Geo. J. Newbern & Co. (Inc.). Weldon, N. C.—Weldon Motor Co. (Inc.). Manchester, N. H.—Arthur M. Heard, president, Amoskeag National

Concord. N. H .--Mechanics National Bank, National State Capital

Bank, First National Bank, members Concord clearing house.

Nashua, N. H.—Lester F. Thurber, president.

Concord, N. H.—John G. Winant, Governor of New Hampshire.

Minot, N. Dak.—J. Norman Ellison, president Ellison's Department

Minot, N. Dak.-Valker Christensen Seed House, A. M. Christensen,

president.

president.

Valley City, N. Dak.—Valley City Chamber of Commerce, by John D. Gray, president; Pegg Garage, by E. J. Pegg, proprietor; City Drug Store, by C. N. McGillivray, proprietor; The Fair Store, by Karl J. Olsen, proprietor; H. W. Green, farmer; C. H. Noltimier, farmer; Ben Northridge, farmer; C. C. Crawford, educator; William Wemett, educator; C. E. Johnson, D. D. S.; F. L. Wicks, M. D.; Dakota Drug Co., Jay Katz, proprietor; James Seymour, professor of agriculture. of agriculture.

Minot, N. Dak.—Anderson Drug Co., A. F. Anderson, manager. Minot, N. Dak.—J. W. Samuelson, president Samuelson Shoe Store. Minot, N. Dak.—Minot Supply Co., by J. P. Desmond, manager. Minot, N. Dak.—Minot Flour Mill Co., by William Dunnell, president

Minot, N. Dak.—Fauchald, by Melvin Fauchald, president.
Minot, N. Dak.—Minot Farmers Cooperative Grain Association.

Minot, N. Dak.—Minot Farmers Cooperative Grain Association, Louis Enger, manager.

Jamestown, N. Dak.—James River National Bank & Trust Co.

Jamestown, N. Dak.—Paul Allen, president Kirk Allen Co.

Jamestown, N. Dak.—The National Bank & Trust Co.

Jamestown, N. Dak.—A. Breitbach, manager Gladstone Hotel.

Jamestown, N. Dak.—P. W. Eddy, president Eddy Furniture Co.

Minot, N. Dak.—By D. S. Hall, Hall & Booth.

Minot, N. Dak.—G. B. Finch, manager Minot Grocery Co.

Minot, N. Dak.—Cap Saunders, president Saunders Drug.

Minot, N. Dak.—A. M. Christensen, president Minot Association of Commerce.

Commerce.

Minot, N. Dak.—Ward Saunders, president Ward Drug Co. Minot, N. Dak.—E. A. Shirley, secretary Minot Building & Loan

Minot, N. Dak.—C. E. Danielson, proprietor Grand Hotel and president Greater North Dakota Association.

Minot, N. Dak.—Eldon White, president White Ice Cream Co.

Minot, N. Dak.—G. A. Huss, secretary Piper Howe Lumber Co.

Fargo, N. Dak.—E. J. Weiser, president First National Bank & Trust Co. of Fargo.

Minot, N. Dak.—J. L. Odette, general manager Rogers Lumber Co. Minot, N. Dak.—E. Emde Haas, president Haas Contracting Co. Minot, N. Dak.—H. H. Westlie, president Westlie Motor Co. Minot, N. Dak.—W. S. Shaw, Shaws Garage.

Minot, N. Dak.—O. G. Frosaker, president Frosaker Motor Co.
Minot, N. Dak.—E. J. Coughlin, president Westland Oil Co.
Minot, N. Dak.—First International Bank, Noonan A. H. Makee,
cashier; First National Bank, Carpio, S. J. Rasmussen, president;
Lincoln State Bank, Glenburn, F. O. Healy, cashier; First State
Bank, Lignite, P. N. Johnson, president; Citizens State Bank, Mohall, M. V. Hubbard, cashier; Renville County Bank, Mohall, H. H.
Steele, president; Bank of Berthold, Berthold, A. C. Torgerson,
president; First State Bank, Max, C. W. Morton, cashier; First
Bank of Flaxton, Flaxton, R. H. Farmer, president; Wells County
State Bank, Fessenden, A. L. Netcher, vice president; First International Bank, Minot, John Leraas, cashier; First National Bank,
Donnybrook, Vic Rose, cashier; Deering State Bank, Deering,
G. H. Long, cashier; Peoples State Bank, Velva, A. R. Kumm,
cashier; Security State Bank, Dunseith, H. E. Falk, cashier; First
State Bank, Burlington, H. A. Kluver, cashier; Commercial State
Bank, Sanish, M. J. Olson, president; Farmers & Merchants
State Bank, Niobe, V. A. Fleckten, cashier; Farmers State Bank,
Ambrose, P. N. Johnson, president; First National Bank, Bottineau, W. H. Gjerdingen, cashier; First Kenmare National Bank,
Kenmare, J. N. Fox, president; Farmers State Bank, Arnegard,
A. Hagen, cashier; Merchants Bank of Rugby, Rugby, J. G. McClintock, president; Peoples State Bank, Westhope, W. T. Munn,
president.
Bismarck, N. Dak.—A. M. Dahl, cashier First National Bank, president

Clintock, president; Peoples State Bank, Westhope, W. T. Munn, president.

Bismarck, N. Dak.—A. M. Dahl, cashier First National Bank, Wilton; S. A. Fischer, president First State Bank, Strasburg; Kirst Kjelstrup, president First Security Bank, Underwood; M. T. Barger, president First National Bank, Linton; Geo. Lenhart, cashier Bank of Hazelton, Hazelton; H. M. Weydahl, vice president First National Bank, Killdeer; Herman Leutz, president Security National Bank, Killdeer; Herman Leutz, president Security National Bank, Taylor; John Milsten, cashier First National Bank, Belfield; E. W. Christopher, vice president Bank of Scranton, Scranton; J. E. Phelan, president First National Bank, Bowman; H. G. Perske, president First National Bank, Goodrich; L. R. Baird, director First National Bank, Dickinson; B. M. Stroup, cashier Union State Bank, Hazen; O. D. Sprecher, cashier First State Bank, Goodrich; P. J. Reimer, cashier First National Bank, Goodrich; T. E. Hudson, president Farmers & Merchants Bank, Goodrich; T. E. Hudson, president First National Bank, Mott; W. N. Harris, president First State Bank, Turtle Lake; J. J. Schmid, president First National Bank, Wilton; Harold Bowers, cashier First State Bank, Regent; John Dolwig, president Gladstone State Bank, Gladstone; Paul Kretschmar, president First State Bank, Ashley; J. J. Doyle, president Security State Bank, Wishek; F. H. Pillsbury, cashier Moffit State Bank, Moffit; H. E. Wildfang, cashier Sterling State Bank, Sterling; Max Wishek, president First State Bank, Wishek; C. J. Phelan, president Bank of Rhame, Rhame; E. W. Wahl, vice president First State Bank, McClusky; S. A. Fischer, president First State Bank, Hague. National Bank, McClusky; S. A. Fischer, president First State

Bank, Hague.
Chesapeake, Ohio.—Gillen Motor Sales, Hugh Gillen.
Akron, Ohio.—Homeier Universal Motor (Inc.).
Cleveland, Ohio.—George A. Coulton, vice chairman Union Trust

Cleveland, Ohio.—Philip E. Bliss.
Salem, Oreg.—A. A. Schramm, superintendent of banks.
Medford, Oreg.—First National Bank, by B. E. Harder, president. Portland, Oreg.—Portland Clearing House Association, Lansing Stout, secretary.

Albany, Oreg.—First National Bank.

Portland, Oreg.—Arthur L. Fields, president Portland Chamber of Commerce.

Portland, Oreg.—P. L. Crooks, president Portland Chapter Associated General Contractors.

Portland, Oreg .- T. P. Cramer, jr., secretary Oregon Bankers Association.

Shenandoah, Pa.—Shenandoah Auto Sales.
Ardmore, Pa.—H. R. Jacob Motor Co.
Harrisburg, Pa.—The Francis Auto Sales Co.
Littletown, Pa.—Basehoar Motor Co.

Lancaster, Pa.—Basenoar Motor Co.
Lancaster, Pa.—Garden Spot Motor Co.
Charleston, S. C.—Julius M. Visanska.
Charleston, S. C.—Read Phosphate Co.
Charleston, S. C.—David Huguenin, president Equitable Fire Insurance Co.; director South Carolina National Bank and South Carolina State Bank.
Greenville, S. C.—B. H. Peace.

Caronna State Bank.
Greenville, S. C.—B. H. Peace.
Charleston, S. C.—M. V. Haselden.
Charleston, S. C.—Charleston Insurance Co.
Charleston, S. C.—J. A. Von Dohlen.
Greenville, S. C.—R. E. Henry, president Dunean Mills, Watts

Greenville, S. C.—James P. Gossett, president Gossett Mills. Charleston, S. C.—I. M. Pearlstine & Sons. Milbank, S. Dak.—W. S. Given, president Farmers and Merchants National Bank.

National Bank.
Custer, S. Dak.—Motor Sales Co.
Wagner, S. Dak.—Andes Motor Sales.
Aberdeen, S. Dak.—Leslie Jensen.
Rapid City, S. Dak.—O. H. Barnett, manager Fairmont Creamery Co.

Aberdeen, S. Dak.—George C. Slater, secretary-treasurer McDiarmid Slater Co.

1933 Deadwood, S. Dak.—Lee Boyer. Aberdeen, S. Dak.—W. C. Allen, publisher the Dakota Farmer. Aberdeen, S. Dak.—Mark C. Mulcahey, president Aberdeen Finance Aberdeen, S. Dak.—Mark C. Mulcahey, president Aberdeen Finance Corporation.

Aberdeen, S. Dak.—J. C. Simmons.

Aberdeen, S. Dak.—Beatrice Creamery Co.

Sioux Falls, S. Dak.—H. F. Brownell.

Lead, S. Dak.—B. C. Yates.

Sioux Falls, S. Dak.—Knapp Brown, president Knapp Brown Co.

Aberdeen, S. Dak.—Jewett Bros.

Lead, S. Dak.—F. W. Brown, president Brown Drug Co.

Sioux Falls, S. Dak.—W. K. Van Brunt, president Van Brunt

Motor Co. Motor Co. Rapid City, S. Dak .- W. H. Johnson, president First National Bank Sioux Falls, S. Dak.-W. A. Beach, president Will A. Beach Printing Co. Sioux Falls, S. Dak.—Hollister Bros., by W. C. Hollister, vice president. Sioux Falls, S. Dak.-Union Savings Bank, by J. C. Vandagrift, president. Sioux Falls, S. Dak.-Wilson Transportation Co., by William Wilson, president. Sioux Falls, S. Dak.—Farley Loetscher Co., by H. A. Hurd, secretary-treasurer. Sioux Falls, S. Dak.—A. K. Pay. Sioux Falls, S. Dak.—Frank Kelley, director Corn Exchange Savings Bank. Sioux Falls, S. Dak .- Union Security Co., by William Duffy, vice president. Sioux Falls, S. Dak.-Fantle Bros. (Inc.), by Sam Fantle, president. Sioux Falls, S. Dak.—Shriver Johnson Co., by A. R. Shriver, president Sioux Falls, S. Dak.—Bielski & Elliott, attorneys, by D. S. Elliott. Sioux Falls, S. Dak.—Rice Bros. Livestock Commission Co., by W. J. Dougherty, manager. Sioux Falls, S. Dak.—Larson Hardware Co., by A. F. Larson, president Sioux Falls, S. Dak.—Fenn Bros., by H. E. Shipley, manager. Sioux Falls, S. Dak.—Boyce-Warren & Fairbanks, attorneys, by F. G. Warren. Sioux Falls, S. Dak.—Citizens Investment Co., by Lee Buck, man-Sioux Falls, S. Dak.—Shipleys Laundry, by Sam Speier, president. Sioux Falls, S. Dak.—Getty Abstract Co., by D. B. Getty, president. Sioux Falls, S. Dak.—J. W. Horner Lumber Co., by J. H. Horner, president. Sioux Falls, S. Dak .- Corn Exchange Savings Bank, by O. V. Meyhaus, president.
Sioux Falls, S. Dak.—Burke Grain Co., by S. A. Burke, president.
Sioux Falls, S. Dak.—H. W. Ross Lumber Co., by C. H. Ross, president. Shelbyville, Tenn.—Williams Stores. Lawrenceburg, Tenn.—First National Bank.
Murfreesboro, Tenn.—Boyd Williams.
Murfreesboro, Tenn.—B. B. Kerr.
Shelbyville, Tenn.—Woosley Knitting Mills, Cumberland Cedar Works, Woosley & Evans.
Shelbyville, Tenn.—First National Bank. Murfreesboro, Tenn.—Sam Cox. Murfreesboro, Tenn.—Bell Bros. & Co. Murfreesboro, Tenn.—G. C. Lamb.
Murfreesboro, Tenn.—Murfreesboro Bank & Trust Co.
Murfreesboro, Tenn.—N. C. Maney.
Murfreesboro, Tenn.—J. T. McKnight.
Murfreesboro, Tenn.—E. C. Cannon. Murfreesboro, Tenn.—E. C. Cannon.
Murfreesboro, Tenn.—Ragland Potter & Co.
Murfreesboro, Tenn.—J. W. Fletcher & Son.
Murfreesboro, Tenn.—N. W. Powers.
Murfreesboro, Tenn.—R. C. Wilson.
Murfreesboro, Tenn.—T. D. Swayne, Walterhill, Tenn.
Humboldt, Tenn.—Merchants State Bank.
Manchester, Tenn.—Peoples Bank & Trust Co.
Murfreesboro, Tenn.—R. S. Holden.
Murfreesboro, Tenn.—R. M. Smith. Murfreesboro, Tenn.—E. M. Smith.
Murfreesboro, Tenn.—T. H. Harrison.
Murfreesboro, Tenn.—O. S. Cannon.
Murfreesboro, Tenn.—W. F. Earthman.
Obion, Tenn.—Commercial Bank, Obion; and Bank of Elbridge,

Murfreesboro, Tenn.—Bank of Christiana, Christiana, Tenn. Alba, Tex.—C. H. McKnight, secretary chamber of commerce.

Dallas, Tex.—Rhodes S. Baker.
Dallas, Tex.—Frank L. McNeny, Tower Petroleum Corporation.
Dallas, Tex.—O. S. Boggess, Higginbotham, Bailey, Logan Co.
Dallas, Tex.—Newton Ayres.

Trust Co.

Obion, Tenn.—Commercial Bank, Obion; and Bank of Elbridge, Elbridge, Tenn.

Murfreesboro, Tenn.—Lascassas Bank & Trust Co., Lascassas, Tenn. Nashville, Tenn.—H. S. Hargis, Cookeville, Tenn.

Murfreesboro, Tenn.—Peoples Bank of Eagleville, Eagleville, Tenn. Gleason, Tenn.—R. W. Bandy, president Bank of Gleason. Murfreesboro, Tenn.—Houston Powell, Christiana, Tenn.

Murfreesboro, Tenn.—E. B. Miller, Christiana, Tenn.

Friendship, Tenn.—Bank of Friendship.

Gainesboro, Tenn.—Frank Gailbreath, cashier Security Bank & Trust Co.

Dallas, Tex.—Dr. Edward H. Cary.
Dallas, Tex.—C. R. Moore, president Austin Bridge Co.
Dallas, Tex.—J. M. Higginbotham, jr., vice president Higginbotham, Bailey, Logan Co.
Crane, Tex.—L. F. Sewell, president Civic Club.
Dallas, Tex.—Joe E. Lawther, president Liberty State Bank.
Dallas, Tex.—Fred A. Brown, president Graham, Brown Shoe Co.
Dallas, Tex.—D. L. Cobb, treasurer Lone Star Gasoline Co. Borger, Tex.—Hutchinson County Motor Co.
Dallas, Tex.—Fred F. Florence, president Republic National Bank & Trust Co. Ogden, Utah.—Ogden Chamber of Commerce. Logan, Utah.—Thatcher Bros. Banking Co. Logan, Utah.—First Security Bank of Richmond. Salt Lake City, Utah.-First Security Bank of Magna, Magna, Utah. Salt Lake City, Utah.-First Security Bank of Bingham, Bingham, Utah. Provo, Utah.—First Security Bank of Provo.

Kaysville, Utah.—Barnes Banking Co.

Salt Lake City, Utah.—Gus P. Backman, secretary Salt Lake Chamber of Commerce. Salt Lake City, Utah.—First Security Trust Co. Ephraim, Utah.—Bank of Ephraim.
Ogden, Utah.—First Savings Bank of Ogden.
Ogden, Utah.—Commercial Security Bank.
Ogden, Utah.—First National Bank of Ogden. Ogden, Utah.—First National Bank of Ogden.
Salt Lake City, Utah.—First National Bank of Salt Lake City.
Nephi, Utah.—G. M. Whitmore, president First National Bank.
Ogden, Utah.—E. G. Bennett.
Rutland, Vt.—H. G. Smith, president Clement National Bank.
Brattleboro, Vt.—Brattleboro Trust Co.
St. Johnsbury, Vt.—Citizens Savings Bank & Trust Co.
Lyndonville, Vt.—Lyndonville Savings Bank & Trust Co.
Burlington, Vt.—E. E. Clarkson, president Howard National Bank
& Trust Co. & Trust Co. Richmond, Va.—Gaulding Bros. Motor Co., Sandston, Va.
Raymond, Wash.—E. E. Colkett, cashier Willapa Harbor Bank.
Spokane, Wash.—Eugene B. Favre, president Murphey, Favre & Co.
Chehalis, Wash.—N. B. Coffman, chairman Coffman Dobson Bank Trust Co. & Trust Co.
Wenatchee, Wash.—Guy Browne, president Columbia Valley Bank Seattle, Wash.—S. M. Roberts.
Seattle, Wash.—G. H. Greenwood, chairman banking and insurance committee, Seattle Chamber of Commerce.
Aberdeen, Wash.—Montesano State Bank.
Olympia, Wash.—H. L. Whiting, secretary-manager Olympia Knitting Mills; E. E. Westman, president Washington Veneer Co.; Mark Ewald, president Olympia Canning Co.
Aberdeen, Wash.—Grays Harbor National Bank.
Spokane, Wash.—Joel E. Ferris, president Spokane & Eastern Trust Co. Spokane, V. Trust Co. Spokane, Wash.—W. H. Murgittroyd, general manager Spokane plant, Loose Wiles Biscuit Co.
Rock Springs, Wyo.—First Security Bank.
Binghamton, N. Y.—Clarence M. Slauson, president Binghamton Tobacco Co. Binghamton, N. Y .- Thomas W. Behan, president 1900 Corpora-Binghamton, N. Y .- Walter H. Morse, president City National Bank of Binghamton. Cortland, N. Y.—James A. Wood, insurance, Cortland, N. Y. Cortland, N. Y.—Harry B. Tanner, realtor, Cortland, N. Y.—Endicott, N. Y.—Frank E. Day, vice president Union Trust Co. of Endicott Endicott, N. Y.—James A. Coleman, mayor Endicott, N. Y. Rochester, N. Y.—Rochester American Lumber Co. (Inc.), Elmer treasurer. Troy, N. Y.—John H. Broderick, of Murphy, Aldrich, Guy & Broderick. Rochester, N. Y.—Sargent & Greenleaf (Inc.), Wm. F. Diesel, vice president.

Rochester, N. Y.—National Ice Co., H. C. Kittredge, president.

Niagara Falls, N. Y.—Thomas Akers, vice president and general manager Rampap Ajax Corporation.

Niagara Falls, N. Y.—S. M. Ryder, president Chisholm, Ryder Co. Niagara Falls, N. Y.—A. A. MacLean, president USL Battery Corporation. poration

J. Amish, treasurer. Rochester, N. Y.—Rochester Agency (Inc.), Frederick E. Wyatt, Troy, N. Y .- Joseph Hormats, president Burleigh Lithographing

Niagara Falls, N. Y .- A. F. Plock, president Pittsburgh Metallurgi-

cal Co.
Buffalo, N. Y.—C. E. Loomis, secretary Koehler Electrotype Co.
(Inc.).

Buffalo, N. Y .- Danl. L. Voelker, president and treasurer Voelker Bros.

Buffalo, N. Y.-George Howell, secretary-treasurer Barre & Howell

Paper Corporation.

Niagara Falls, N. Y.—Ira H. Hauser, president Amberg & Co.

Niagara Falls, N. Y.—Geo. Wicker, treasurer Wicker Lumber Co.

Niagara Falls, N. Y.—W. E. Hosler, president Spirella Co. (Inc.).

Niagara Falls, N. Y.—Frank J. Tone, president Carborundum Co.

Niagara Falls, N. Y.—Geo. Chadwick, president W. Ralton & Co.

(Inc.)

(Inc.). lagara Falls, N. Y.—Thomas M. Uptegraff, president Defiance Nia Paper Co.

Buffalo, N. Y.-Michael Turski, president Standard Shoe Repairing Co. (Inc.).
Buffalo, N. Y.—C. E. Prentice, assistant treasurer Brost Chevro-

let (Inc.).
Buffalo, N. Y.—Charles B. Lascelles, Walsh Lascelles Co. (Inc.).
Niagara Falls, N. Y.—Frank J. Tone, president Republic Carbon Co. (Inc.)

Niagara Falls, N. Y.—B. W. Yale, general manager Gilman Fan-fold Corporation.

Buffalo, N. Y.—Elmer Minnich, Ellicott Press.
Niagara Falls, N. Y.—Edwin Beir, Beir Brothers.
Troy, N. Y.—Wm. F. Seber, ex vice president Manufacturers National Bank, of Troy.
Niagara Falls, N. Y.—Leslie Sensenbrenner, manager Kimberly

Clark Corporation.

Troy, N. Y.—Harry McGrath, treasurer Peterson & Packer Coal Co. Troy, N. Y.—Frank E. Sheary, secretary-treasurer Security Properties Co.

ertles Co.
Niagara Falls, N. Y.—Frank A. Dudley, president United Hotels
Co. of America (Inc.).
Buffalo, N. Y.—Carl L. Johndahl, president and treasurer, Chippewa Plumbing Co. (Inc.).
Buffalo, N. Y.—Henry Schaefer, Jr., president Globe Plaster Co.
Endicott, N. Y.—Sidney J. Marshall, president Endicott Forging Co.

Endicott, N. Y .- Sidney J. Marshall, president Endicott Forg-

ing Co.

Buffalo, N. Y.—A. F. Baxter, president Unit Parts Corporation.

Buffalo, N. Y.—Frank Ernst, secretary Buffalo Gravel Corporation.

Troy, N. Y.—J. Don Welch, treasurer Security Safe Deposit Co.

Troy, N. Y.—John B. Madden, vice president Sim & Co.

Buffalo, N. Y.—Joseph F. Carter, vice president E. W. Edwards

Buffalo, N. Y.—Joseph F. Carter, vice president E. W. Edwards & Son.

Troy, N. Y.—Wm. B. Frear, president Wm. B. Frear & Co. (Inc.).

Troy, N. Y.—Henry Colvin, president Troy Savings Bank.

Buffalo, N. Y.—M. Shea, president Shea Theatres Corporation.

Troy, N. Y.—Lester F. Cole, general manager and vice president Geo. H. Cole Supply Co.

Buffalo, N. Y.—L. S. Edgecome, treasurer Stanford Seed Co.

New York, N. Y.—E. C. Estep.

Watertown, N. Y.—Charles A. Phelps, attorney.

Watertown, N. Y.—Chas. U. Putnam, president Bank of Thousand Islands, N. Y.

Buffalo, N. Y.—Corp Eychange of Buffalo, F. B. Black, president.

Buffalo, N. Y.—Corn Exchange of Buffalo, E. B. Black, president. Watertown, N. Y.—B. A. Gray, president The Northern New York Trust Co.

Buffalo, N. Y.—Jerome Bergman Tool Manufacturing Co. Buffalo, N. Y.—E. K. Hyde, president Mentholatum Co. Buffalo, N. Y.—A. D. Armitage, vice president J. H. Williams Co. Buffalo, N. Y.—Dexter P. Rumsey, president Dexter P. Rumsey &

Co. (Inc.).
Buffalo, N. Y.—E. W. Case, president W. A. Case & Son.
Watertown, N. Y.—F. B. Clark, president Empsall Department Store.

Buffalo, N. Y .- Henry D. Miles, president Buffalo Machine & Foundry Co.

New York, N. Y.—Bayard F. Pope, chairman advisory board Marine Midland Trust Co. of New York.

Buffalo, N. Y.—Avery Wolfe, president Jones Iron Works.

Rochester, N. Y.—C. W. Fields, president C. W. Fields (Inc.).

Buffalo, N. Y.—H. C. McCormack, vice president T. C. Tanke (Inc.).

Buffalo, N. Y.—Wm. Maltby, president Geo. W. Maltby & Son Co. Buffalo, N. Y.—A. H. Sharpe, president Cataract Sharpe Manufac-

turing Co.
Buffalo, N. Y.—B. I. Crooker, president Crooker, Carpenter &

Skear (Inc.).

Buffalo, N. Y.—E. J. Schwannhauser, manager Worthington Pump & Machinery Corporation.

Buffalo, N. Y.—B. J. Yungbluth, president International Railway

Co. Lockport, N. Y .- F. D. Morris, president Morris Hardware Corpora-

tion. North Tonawanda, N. Y.—George H. West, secretary American Dis-

trict Steam Co. North Tonawanda, N. Y.—Harry M. Dent, president General Plastics (Inc.).

Rochester, N. Y.-Chas. P. Schlegel, president Schlegel Manufac-

turing Co.
Rochester, N. Y.—Arthur H. Ingle, president Consolidated Machine

Tool Corporation.

Rochester, N. Y.—Albert L. Proudfoot, A. L. Proudfoot Coal Co.

Rochester, N. Y.—Lester Eber, president Eber Bros. & Co. (Inc.).

Rochester, N. Y.—George E. Watson, secretary American Clay & Cement Corporation.

Cortland, N. Y.—Ralph H. Ames, city chamberlain. Buffalo, N. Y.—Chas. Brost, secretary and treasurer Brost Bros. (Inc.)

Buffalo, N. Y.-Jos. G. Wilkinson, president J. M. Wilkinson & Co.

iffaic, (Inc.). J. Schmidt, secretary-treasurer Buffalo Dental

Manufacturing Co.

Buffalo, N. Y.—Fred Siegel, treasurer Morris Plan Co. of Buffalo.

Troy, N. Y.—Jos. P. Delaney, vice president Allied Service & Equipment Co.

Buffalo, N. Y .- A. J. Chanter, vice president Pierce-Arrow Motor

Car Co.
Buffalo, N. Y.—A. D. Dwelle, president Dwelle Kaiser Co.
Buffalo, N. Y.—Arthur W. Murray, treasurer Buffalo Elevators (Inc.)

Buffalo, N. Y.—Howard Kellogg, president Spencer Kellogg & Sons

(Inc.).
Troy, N. Y.—Frank J. Hogan, secretary John T. Hopkins Coal Co.
Endicott, N. Y.—Bernard Collingwood, president Collingwood Shoe

Endicott, N. Y.—Frank E. Venner, resident manager International

Business Machines Corporation.

Endicott, N. Y.—Frank E. Venner, resident manager International Business Machines Corporation.

Endicott, N. Y.—Elmer J. Oldroyd, works manager International Business Machines Corporation.

Rochester, N. Y.—B. Forman, president B. Forman Co.

Rochester, N. Y.—J. Foster Warner.

Rochester, N. Y.—Frank Arnold, secretary-treasurer Gallagher Motor Co. (Inc.)

Motor Co. (Inc.). Rochester, N. Y.—G. F. Laube, president Laube Electric Corpora-

Rochester, N. Y.—F. K. Thompson, president The Cramer Force Co. (Inc.). Rochester, N. Y.—A. F. Colebrook, president Rochester Candy

Works.

Rochester, N. Y .- Raymond E. Archer, Archer Motor Co.

Rochester, N. Y.—Raymond E. Archer, Archer Motor Co. Rochester, N. Y.—Gilbert E. Mosher, president Haloid Co. (Inc.). Rochester, N. Y.—Wilton A. Block, Carnahan & Block. Rochester, N. Y.—G. S. Haxton, president Haxton Canning Co. Rochester, N. Y.—C. H. Elston, secretary-treasurer Fanny Farmers Candy Shops (Inc.).

Cortland, N. Y.—H. K. Alexander, president and treasurer The Empire Corset Co., McGraw, N. Y.

King Ferry, N. Y.—Roy Tutole.

Cortland, N. Y.—George C. Marsted, president; R. Earle Klotten, secretary Cortland Chamber of Commerce.

Rochester, N. Y.—Carl H. Loebs, secretary-treasurer American Brewing Co.

Jamestown, N. Y.—Edward W. Curtis, president Curtis Machine Corporation.

Johnson City, N. Y.—Frank J. Boland, president Frank J. Boland

Johnson City, N. Y.-Frank J. Boland, president Frank J. Boland

Co. (Inc.) Johnson City, N. Y .- Bruce L. Babcock, treasurer Endicott John-

Johnson City, N. Y.—Bruce L. Badcock, treasurer Endicott Johnson Corporation.

Rochester, N. Y.—Williamson Sale & Service, Spencerport, N. Y.
Cortland, N. Y.—Ralph C. Smith, merchant, Cincinnatus, N. Y.
Cortland, N. Y.—Arthur J. Twentyman, vice president the F. H.
Cobb Co., Cortland, N. Y.
La Crosse, Wis.—Anderegg Coal Co.
Eau Claire, Wis.—H. A. White, president White Machine Works.
Eau Claire, Wis.—E. R. Hamilton, president National Pressure
Cooker Co.

Cooker Co.

Racine, Wis.—E. B. Hand.

Racine, Wis.—E. B. Hand.

La Crosse, Wis.—Segelke & Kohlhaus Co.

Eau Claire, Wis.—Dells Paper & Pulp Co., S. R. Davis, president.

Beloit, Wis.—E. H. Neese, president Beloit Iron Works.

Kenosha, Wis.—James T. Wilson.

Fond du Lac, Wis.—Fred Rueping Lea Co.

Markesan, Wis.—Markesan State Bank.

Eau Claire, Wis.—Geo. B. Wheeler, president Union National

Eau Claire, Wis.—Geo. B. Wheeler, president Union National Bank.
Racine, Wis.—William D. Thompson.
Eau Claire, Wis.—Roswell H. Hobbs, president Union Securities Co.
Oshkosh, Wis.—First National Bank.
Fond du Lac, Wis.—First Fond du Lac National Bank.
Oshkosh, Wis.—J. E. Morgan, manufacturer.
Oshkosh, Wis.—W. G. Maxcy, farmer.
Oshkosh, Wis.—E. J. Dempsey, attorney.
Eau Claire, Wis.—H. T. Lange, ex-State senator, president H. T.
Lange Co.
Milwaukee, Wis.—Otto H. Falk, chairman Allis-Chalmers Manufac-Milwaukee, Wis.-Otto H. Falk, chairman Allis-Chalmers Manufac-

turing Co. Oshkosh, Wis.—Security Bank.

Eau Claire, Wis.—W. L. Seyberth, treasurer Schwahn Seyberth Co. Milwaukee, Wis.—Worden Allen Co. Dodgeville, Wis.—John M. Reese, president First National Bank of

Milwaukee, Wis.—Worden Allen Co.
Dodgeville, Wis.—John M. Reese, president First National Bank of
Dodgeville.
Racine Wis.—Peter J. Myers.
Eau Claire, Wis.—B. R. Schwahn.
Marshfield, Wis.—The American National Bank of Marshfield.
Fond du Lac, Wis.—M. E. West, president Galloway West Co. (Inc.).
New Richmond, Wis.—H. T. Soderberg, cashier the First National
Bank Bank.

Racine, Wis.—O. P. Graham, chairman of the board, First National Bank & Trust Co.

Racine, Wis.—Charles F. Alden, president First National Bank & Trust Co.

Fond du Lac, Wis .- Robt. C. Johnson, vice president Immel Construction Co.
Fond du Lac, Wis.—Wm. Peterson, secretary Fond du Lac Associa-

tion of Commerce.

Racine, Wis.—Arthur R. Janes.
Racine, Wis.—Louis F. Nelson.
Prescott, Wis.—First National Bank.
Racine, Wis.—D. E. Callender.
Dillon, Mont.—H. E. Morse, president Cook Sheep Co.
Dillon, Mont.—J. H. Gilbert, president First National Bank.
Manhattan, Mont.—Gallatin County Development Association.

-Manhattan Commercial Club

Malta, Mont.—Mannattan Commercial Citis.

Malta, Mont.—Phillips County Livestock Shipping Association;

Farmers Elevator Co., R. G. Monroe, secretary; Phillips County

Farm Bureau, Peter Hoagland, president; Malta Commercial

Club, B. E. Nelson, president.

Helena, Mont.—Northern Montana State Bank, Big Sandy, Mont.

reat Falls, Mont.—Farmers State Bank, Brady, Mont., A. E. Anderson, cashier; First International Bank, Sweetgrass, Mont., Douglas Parker, cashier; Turner State Bank, Harlem, Mont., H. P. Douglas Parker, cashier; Turner State Bank, Harlem, Mont., H. P. Thornson, president; State Bank of Dutton, Mont., David L. Rempel, cashier; First State Bank, Zurich, Mont., A. H. Dorn, cashier; First National Bank, Conrad, Mont., W. C. Norem, president; Farmers State Bank, Denton, Mont., A. C. Edwards, president; First National Bank, Geyser, Mont., E. F. Galt, cashier; First State Bank, Cascade, Mont., M. Moore, cashier; Kevin State Bank, Kevin, Mont., P. T. Sweeney, cashier; First National Bank, Valier, Mont., C. H. Kester, president; First National Bank, Geraldine, Mont., W. W. Carley, cashier; Farmers State Bank, Pendroy, Mont., J. M. Ryan, president.

Helena, Mont.—Montana Wool Cooperative Marketing Association, T. B. Weir, president.

Helena, Mont.—Montana Livestock Marketing Associations, Fred B. Sheriff, president.

B. Sheriff, president.

Helena, Mont.—Montana Wool Growers Association, by Murray E. Stebbins, secretary and manager.

Helena, Mont.-Montana Life Insurance Co., H. R. Cunningham, president.

Helena, Mont.—Sieben Live Stock Co., Henry Sieben, president. Helena, Mont.—Beartooth Stock Co., John Dryberg, president. Helena, Mont.—State Nursery & Seed Co., T. E. Mills, president. Helena, Mont.—Eddy Bakeries of Helena, Butte, Great Falls, Lewis-

town, Missoula, and Havre, by J. E. O'Connell, president.
Glendive, Mont.—Geo. N. Lund, First National Bank, Reserve,
Mont.; A. W. Eynon, First National Bank, Circle, Mont.; F.
Koester, Security State Bank, Outlook, Mont.; R. H. Watson,
Merchants National Bank, Glendive, Mont.; C. C. Ayers, First Merchants National Bank, Glendive, Mont., C. C. Ayers, First National Bank, Ismay, Mont.; William Powers, Farmers State Bank, Bainville, Mont.; A. T. Olsen, First State Bank, Opheim, Mont.; C. L. Smith, Traders State Bank, Poplar, Mont.; T. L. Ryerson, First State Bank of Froid, Froid, Mont.; J. E. Peterson, Culbertson State Bank, Culbertson, Mont.; A. F. Listag,

son, Culbertson State Bank, Culbertson, Mont.; A. F. Listag, First National Bank, Wolf Point, Mont.

Billings, Mont.—B. M. Harris, president Park City State Bank, Park City, Mont.; J. W. Jones, president American National Bank, Bridger, Mont.; A. G. Berthot, president Security Bank & Trust Co., Bozeman, Mont.; R. A. Nutting, cashier Red Lodge State Bank, Red Lodge, Mont.; E. L. Kelley, cashier Big Horn County Bank, Hardin, Mont.; D. Claiborn, president, and Chas. McDonnell, assistant cashier, Citizens Bank & Trust Co., Bigtimber, Mont.; Albert Budas, president Roberts State Bank, Roberts, Mont.; C. J. Buzzetti, cashier for Valley Bank, Fromberg, Mont.; Wm. Schenck, cashier Farmers State Bank, Worden, Mont.; Jas. I. O'Donnell, president Edgar State Bank, Edgar, Mont.; O. E. Anderson, cashier First National Bank, Hardin, Mont.; O. E. Anderson, cashier First National Bank, Hardin, Mont.; W. J. Soderlind, president First National Bank, Rapelje, Mont., H. P. Cassidy, cashier United States National Bank, Red Lodge, Mont.; Albert Sheets, cashier Little Horn State Bank, Wyola, Mont.; J. O. Higham, cashier Bank of Belfry, Belfry, Mont.

Mont.

Glendive, Mont.—J. W. Loken, president Sidney National Bank, Sidney, Mont.; M. J. Hughes, cashier First National Bank, Glendive, Mont.; P. A. Fischer, president First National Bank, Wibaux, Mont.; R. P. Foley, cashier First State Bank, Richey, Mont.; O. H. Denniston, cashier Farmers & Merchants Bank, Savage, Mont.; H. N. Dion, cashier Exchange State Bank, Glendive, Mont.; F. E. Rathert, president First State Bank, Wolf Point, Mont.; W. A. Brubaker, president State Bank of Terry, Mont.; Axel Nelson, vice president Richland National Bank, Sidney, Mont.; Edwin S. Powers, cashier First State Bank, Medicine Lake, Mont.; L. K. Hills, cashier Bank of Baker, Mont.; L. E. Rushton. Mont.; Edwin S. Powers, cashier First State Bank, Medicine Lake, Mont.; L. K. Hills, cashier Bank of Baker, Mont.; L. E. Rushton, cashier Baker National Bank, Baker, Mont.

Earle, Ark.—Wallin Motor Co.
Victorville, Calif.—J. Cay Garrison, Ford dealer.
Southbury, Conn.—A. St. Pierre.
Chipley, Fla.—David Drug Co., Russ J. Davis.
Chipley, Fla.—David Drug Co., Russ J. Davis.
Chipley, Fla.—Chipley Auto Co., S. R. Cook, manager.
Dunnellon, Fla.—Marion Motors, Sherman Cox, Ford dealer.
Chipley, Fla.—Speight Chevrolet Co.
Macon, Ga.—Jones, Johnston, Russell, & Sparks.
Augusta. Ga.—F. Bayard Culley.

Augusta, Ga.—F. Bayard Culley. Savannah, Ga.—Carson Naval Stores Co. Savannah, Ga.—Columbia Naval Stores Co.

Savannah, Ga.—Columbia Ravai Stores Co.
Savannah, Ga.—Savannah Sugar Refining Corporation.
Columbus, Ga.—Archer Hosiery Mills.

Macon, Ga.—Walter A. Harris.

Macon, Ga.—N. M. Bloc, president Hotel Dempsy Co.
Atlanta, Ga.—Southern Grocery Stores (Inc.)

Atlanta, Ga.—William J. Davis, president.

Macon, Ga.—William J. Davis, president.

Macon, Ga.-Wm. D. Anderson.

Atlanta, Ga.—John N. Goddard, president Conklin Tin Plate & Metal Co.

Atlanta, Ga.—Campbell Coal Co. Atlanta, Ga.—Frederic J. Paxon, president-treasurer Davison Paxon Co.

Amousta. Ga.—Percy E. May, president the National Exchange

Bank of Augusta.

Augusta, Ga.—A. H. Merry, president Merry Bros. Brick & Tile Co.

Augusta, Ga.—John Sancken, president Kinnett Odom Co.

Columbus, Ga.—T. T. Fleming, president Fourth National Bank. Columbus, Ga.—H. C. Smith, mayor. Augusta, Ga.—H. R. Creamer, vice president Augusta Ice & Coal

Macon, Ga.—Union Dry Goods Co. Macon, Ga.—J. K. Hogan, Macon Clearing House. Macon, Ga.—M. K. Hunter, president First National Bank & Trust Co

Macon, Ga .- J. D. Crump.

Macon, Ga.—J. D. Crump.
Macon, Ga.—Joseph N. Neel.
Macon, Ga.—R. C. Dunlap.
Macon, Ga.—J. E. Yates.
Augusta, Ga.—I. S. Ferguson, vice president the Citizens & Southern National Bank.

Atlanta, Ga.—Herbert E. Choate, president Atlanta Chamber of

Commerce.

Macon, Ga.—P. T. Anderson.

Columbus, Ga.—Edward W. Swift, president Muscogee Manufacturing Co.

Tombinson Tombinson Motor Co.

West Frankfort, Ill.—L. F. Tomlinson, Tomlinson Motor Co. Rome, Ga.—Gibson & DeJournette.
Eveleth, Minn.—Eveleth Creamery Co.

Rome, Ga.—Rome Hosiery Mills.

Rome, Ga.—Battey Machinery Co.

Rome, Ga.—Berryton Mills.

Rome, Ga.—First National Bank.

Ashfield, Mass.—Park Motor Sales, by Ray C. Stockwell.

Henry, S. Dak.—J. C. Nicholson, manager Farmers Union Elevator

Savannah, Ga.—Allan T. Gannon, president Savannah Cotton Ex-

change.

Detroit, Mich.—Aaron A. DeRoy.

Detroit, Mich.—C. C. Winningham.

Waterville, Minn.—C. A. Backman, owner Backman Produce Co.

Savannah, Ga.—Savannah Chamber of Commerce.

Savannah, Ga.—Savannah Chamber of Commerce.

Rome, Ga.—Rome Hardware Co.

Macon, Ga.—Turpin & Lane.

Savannah, Ga.—A. S. Bacon & Sons.

Denison, Iowa.—William Adams, manager Vail Mill & Elevator Co.

Denison, Iowa.—W. A. Glotfelty, cashier First National Bank.

Denison, Iowa.—J. M. Duffy, harware dealer, Vail, Iowa.

Ellenton, S. C.—Wise Motor Co., by A. B. Wise.

Edgefield, S. C.—W. P. Yonce, owner Yonce Motor Co.

Twin Falls, Idaho.—Twin Falls Bank & Trust Co.

Carbondale, Ill—Davis Bros. suthorized Ford dealers, Morion, Ill.

Carbondale, III.—Davis Bros., authorized Ford dealers, Marion, III. Minneapolis, Minn.—R. R. Rand.
Minneapolis, Minn.—John Brandt, president Land O'Lakes Cream-

eries (Inc.). Waterville, Minn.—George E. Greene.

Greenwald, Minn.—T. G. Wurst, cashier State Bank of Greenwald. Two Harbors, Minn.—Alfred Sonju, president Sonju Motor Co. Bowlus, Minn.—Morrison County State Bank; H. C. Wuertz,

cashier.

Duluth, Minn.—Tait E. Siebenthal, Nashwauk, Minn.

Greenwald, Minn.—Greenwald Farmers Cooperative Co.; M. E. Welle, manager.

Greenwald, Minn.—Greenwald Elevator Co.; Fred Seieske, manager. Two Harbors, Minn.—Lake County Development Association; by William G. Peterson, president.

Two Harbors, Minn.—First National Bank, by Andrew E. Haugan,

president.

Lanesboro, Minn.—O. M. Levang, publisher Levang's Weekly. Richmond, Minn.—American State Bank. Slayton, Minn.—Hadley Cooperative Creamery; E. L. Engelbrason,

president.
Minneapolis, Minn.—Hall Hardware Co.; G. E. Hall, president.
Belleplaine, Minn.—Farmers Elevator Co.; M. O. Hagen, treasurer

and manager.
Thief River Falls, Minn.—Union State Bank.
Thief River Falls, Minn.—Thief River Falls Cooperative Creamery Association.

Sauk Rapids, Minn.-Fred Agather, editor-publisher, Sauk Rapids Herald.

Thief River Falls, Minn.-Math Barzen Cooperative Elevator Association.

Sauk Rapids, Minn.—M. A. Bauman. Slayton, Minn.—A. Oberg, manager Hadley Farmers Grain & Lum-

ber Co.

Slayton, Minn.—A. Oberg, manager Hadley Farmers Grain & Lumber Co.

Slayton, Minn.—C. W. Weck, cashier Murray County State Bank. Appleton, Minn.—Appleton Auto Co., H. B. Steele, proprietor; Skelly Oil Co., A. C. Hecht, manager; Appleton Cooperative Creamery Association, Fred Carlson, manager; Appleton Café, Alfred Legrid, proprietor; O. T. Bruestuen; T. L. Gill, drugs; H. A. Lilevjen, oil station; Minnesota Gas & Oil Co., Elmer F. H. Haase, proprietor; Max T. Schoening, retired; E. G. Schoening, threshing machines; H. F. Blank, groceries; Atias Elevator Co.; B. E. Mostrom; William S. Danens; Appleton Oil Co.; T. H. Holtey, proprietor Appleton Bottling Works; V. C. Christenson, proprietor Coast-to-Coast Store; Dale Johnson, manager Motor Inn Garage; A. C. Halling, proprietor City Meat Market; O. A. Lembke, proprietor Nels Veum, tailor; Hegvold & Bartley, hardware; Arthur Steenson, manager J. C. Penny Store; A. S. Persen, loans and insurance; Scotts Pharmacy, drugs; Ernest Meyer, groceries; W. J. Jennison Co., J. A. Nolen, manager; Ed Lande; C. M. Krebs, president First National Bank; A. O. Krebs, cashier First National Bank; Sibert Johnson, assistant cashier First National Bank; Steinkraus Mercantile Co., Paul Waldron. Paul Waldron.

Slayton, Minn.-Dr. P. H. Radford, vice president Minnesota Veterinary Medical Association.
Minneapolis, Minn.—F. H. Pfunder (Inc.), Sewall D. Andrews,

president

Faribault, Minn.—D. F. Bangs, president Faribault Building & Loan Association. Faribault, Minn.—John P. Becker, manager Forest Cooperative

Creamery Association.

Waterville, Minn.—First National Bank, A. E. Robson, cashier.

Moorhead, Minn.—Hannaher & O'Neil (Inc.).

Dodge Center, Minn.—Dodge Center State Bank; H. R. Whitney,

cashier.

Dodge Center, Minn.-Anderson Canning & Pickle Co., I. L. Anderson, secretary and treasurer.

Browns Valley, Minn.—Union State Bank; D. L. Quinlan, presi-

Lanesboro, Minn.—O. M. Habberstad, treasurer Farmers & Merchants Telephone Co.
Virginia, Minn.—Elbridge C. Smith, publisher Daily Enterprise.
Slayton, Minn.—John Christianson, owner Slayton Creamery Co.
Lanesboro, Minn.—H. Wilberg, manager Farmers & Merchants
Lumber Co.

Lanesboro, Minn.—C. O. Dunnum, manager Lanesboro Cooperative Mercantile Co. Belleplaine, Minn.—Belleplaine Farmers Cooperative Creamery

Association; F. J. Heiland, manager. Lanesboro, Minn.—M. W. Williams, secretary Farmers & Mer-

chants Telephone Co.

New Prague, Minn.—Jos. T. Topka, W. J. Topka, George J. Parkos.

Lake Park, Minn.—R. A. Clemons, cashier, State Bank of Lake

Belleplaine, Minn.-E. O. Peterson, vice president First National

Sauk Rapids, Minn.-A. O. Rogosheski, manager, Farmers Cooperative Creamery.
Winona, Minn.—Oscar W. Naas, Springdale Dairy Co.
Gilbert, Minn.—Gilbert Farm Loan Association.

Minneapolis, Minn.-Henry Nelson, vice president Monarch Ele-

Stockton, Minn.—B. J. Stellwagen, manager Farmers Cooperative Elevator Co.

Wilson, Minn.—Frank Gernes, president Wilson Creamery Co. Stockton, Minn.—B. J. Stellwagen, secretary Stockton Cooperative Creamery Co.

Winona, Minn.-Louis Feiten, secretary Feiten Sunrise Dairy (Inc.)

Rollingstone, Minn.-John Frisch, secretary Rollingstone Mutual

Farmers Fire Insurance Co. Lewiston, Minn.—J. W. Koepsell, proprietor Lewiston Creamery Co. Sauk Rapids, Minn.—Oscar Kreig, assistant cashier Union State

Marietta, Minn.—Marietta Farmers Creamery; Baker's Department Store; Farmers Grain Co.; Ransom & Son, merchants; Marietta

Telephone Co.; Marietta Cooperative Oil Co.
Virginia, Minn.—W. A. McCurdy.
Virginia, Minn.—H. J. Sigel.
Muskegon, Mich.—H. C. Wagner, vice president Hackley Union
National Bank.

Rockland, Me.—Rockland National Bank.

Oxford, Mass.—A. C. Jackson, president Jackson Sales & Service. Baltimore, Md.—A. R. Wells.

Cumberland, Md.—B. F. Magruder, Ridgely Motor Co. Fargo, N. Dak.—Clarence A. Jacobson, manager Midland Prod-

Fargo, N. Dak.—Chas. T. Wicnert, Industry Produce Co.
Fargo, N. Dak.—Fred C. Maage, manager Blue Valley Creamery Co.
Fargo, N. Dak.—Ralph Gunkelman, manager Interstate Seed &

Fargo, N. Dak.—Aubrey Brophy, manager Fargo Mill Co.
Fargo, N. Dak.—R. J. Dewaard, manager Armour Creameries.
Fargo, N. Dak.—J. H. Deems, manager Fairmont Creamery Co.
Fargo, N. Dak.—Northwestern Farm Mortgage Association; Roy
Johnson, president; C. A. P. Miller, secretary.
Fargo, N. Dak.—Edgar Olson, manager North Dakota Grimm Alfalfa
Association

Association. Fargo, N. Dak .-A. C. B. Jerken, manager North Dakota Wool

Growers Association.
Fargo, N. Dak.—T. H. McEnroe, president Fargo Union Stock Yards Co.

Jamestown, N. Dak.—Bloom Farmers Elevator, Gardner, N. Dak.—Gardner Grain Co.

Keene, N. H.—Walter P. Post, manager Spofford Garage (Inc.). Danbury, N. H.—Charles C. Morrison, Danbury Garage. Sanbornville, N. H.—H. C. Kennett.

Sanbornville, N. H.—H. C. Kennett.
Candia, N. H.—Williams Garage.
Bailey, N. C.—Parsons Motor Co.
La Grange, N. C.—Spence Auto Co. (Inc.), G. T. Creech; Lenoir Hardware Co., W. G. Britt.
Hastings, Nebr.—Oliver Lumber Co.
Hastings, Nebr.—The Hastings National Bank, H. Pratt, president.
Hastings, Nebr.—Nebraska National Bank.
Hastings, Nebr.—Hastings Fuel Co., R. J. Turpit.
Hastings, Nebr.—A. J. Grandreault Mercantile Co.
Hastings, Nebr.—Stein Bros. Co., L. H., Stein.
Hastings, Nebr.—City Fuel & Feed Co., George E. Overturf.
Hastings, Nebr.—Mortgage Investment Co.
Hastings, Nebr.—C. K. Lawson Hardware Co.

Hastings, Nebr.—Carl R. Matthieson & Co. Hastings, Nebr.—Cushing Grocery Co. Glassboro, N. J.—Higgins Motor Co. Kenwood, N. Y.—L. Wayland Smith, treasurer Oneida Community

(Ltd.)

(Ltd.).
Canton, Ohio.—H. F. Lux Co.
Canton, Ohio.—Wm. G. Aman Co.
Canton, Ohio.—E. E. Sipe.
Wooster, Ohio.—Roy Martin, Ford dealer.
South Webster, Ohio.—Simmering Motor Co.
Barberton, Ohio.—The Bertsch Motor Co.
Knoxville, Tenn.—East Tennessee National Bank, by Allen P.
Frierson, vice president.
Shelbyville, Tenn.—A. B. Robinson McGill Hardware Co.
Goodlettsville, Tenn.—Bank of Goodlettsville.
Chattanooga, Tenn.—Felix G. Miller, president Miller Bros. Co.
Nashville, Tenn.—H. M. Williams, cashier First National Bank,
Savannah, Tenn.

Savannah, Tenn.
Shelbyville, Tenn.—Boyd Motor Co., T. F. Boyd.
Nashville, Tenn.—Riggs Harwell, cashier Farmers Bank, Corners-

Nashville, Tenn.—Riggs Harwell, cashier Farmers Bank, Cornersville, Tenn.
Chattanooga, Tenn.—W. M. Lasley.
Shelbyville, Tenn.—Gunter Lumber Co.
Nashville, Tenn.—Cleo Summers, cashier Cumberland City Bank, Cumberland City, Tenn.
Nashville, Tenn.—Douglas Graham, cashier Bank of Pembroke, Pembroke, Ky.
Shelbyville, Tenn.—Riverside Mill Co.
Nashville, Tenn.—Riverside Mill Co.
Nashville, Tenn.—T. L. Cathey, cashier Peoples & Union Bank, Lewisburg, Tenn.
Smithville, Tenn.—First National Bank, J. C. Foster.
Petersburg, Tenn.—First National Bank.
Shelbyville, Tenn.—B. D. Kingree.
Nashville, Tenn.—W. C. Caperton, cashier Bank of Loretto, Loretto, Tenn. Tenn

Nashville, Tenn.—C. A. Brownlow, president Farmers & Merchants Bank, Mount Pleasant, Tenn.
Shelbyville, Tenn.—J. C. Tune.
Shelbyville, Tenn.—Shelbyville Harness Co.
Clarksville, Tenn.—Northern Bank of Tennessee, Sterling Fort,

president.

Nashville, Tenn.—C. E. Hastings, president First Trust & Savings Bank, Paris, Tenn.

Nashville, Tenn.—G. W. Pearson, president First National Bank, Linden, Tenn.

Springfield, Tenn.—Chas. E. Bell, vice president Springfield Bank; W. P. Bryant, cashier First National Bank.

Chattanooga, Tenn.—Harold Morrison, president Milne Chair Co. Chattanooga, Tenn.—T. H. Lasley, president Southern Paving Construction Co.

struction Co.

Chattanooga, Tenn.—John Stagmaier, president Stagmaier & Co.
Chattanooga, Tenn.—J. B. Pound, president Hotel Patten Co.
Nashville, Tenn.—McCarthy, Jones & Woodward, by B. E. McCarthy, president; Norvell & Wallace, by Joe Wallace, president;
Jarman Shoe Co., by W. M. Jarman, president; Fletcher & Wilson Coffee Co., by Minos L. Fletcher, president; D. Loveman
Berger & Teitlebaum, by Henry Teitlebaum, president; Rich
Schwartz & Joseph, by Leo Schwartz, president; J. W. Carter
Shoe Co., by C. A. Goding, president; Tennessee Enamel Manufacturing Co., by M. H. Wright, president; Spur Distributing Co.,
by J. M. Houghland, president; Foster & Creighton, by W. F.
Creighton, president; Liberty Range Works, by O. C. Dortch,
president; Robert Orr & Co., by Robert Orr, president.
Chattanooga, Tenn.—O. B. Andrews.
Chattanooga, Tenn.—J. M. Gager, president Gager Lime Manufacturing Co.

turing Co.

Nashville, Tenn.—Lytle Dalton, president Citizens Bank, Hartsville, Chattanooga, Tenn.-Mark K. Wilson Co., Mark K. Wilson, presi-

Madison, Tenn.—E. R. Doolittle, cashier Madison Bank & Trust Co. Pulaski, Tenn.—J. B. Wilkes, attorney.

Waynesboro, Tenn.-Bank of Waynesboro, J. Yieser, cashier.

Waylessofo, Tenn.—Bank of Waylessofo, J. Yleser, Cashler.

Cross Plains, Tenn.—Lee T. Dowell, cashier Cross Plains Bank.

Waskom, Tex.—Rudd Chevrolet Co.; W. L. Rudd Department Store;

W. L. Rudd, Abney Jones Co.; J. P. Black, W. P. Gray, J. H. Narramore, Shadrach Motor Co.

Rapid City, S. Dak.—Einer Pedersen, manager Black Hills Farmers

Union Creamery Co.
Mobridge, S. Dak.—Mobridge Shipping Association, H. A. Swenson.

secretary and treasurer.

Mobridge, S. Dak.—Dr. George A. Sarchet.

Philip, S. Dak.—Philip Farm Equipment Co., J. L. Felix.

Huron, S. Dak.—B. E. Beach, president, Dakota Savings & Loan Co.

Rapid City, S. Dak.—H. S. Pederson, manager, Superior Creamery

Lead, S. Dak.-A. T. Roos, secretary, Black Hills Mining & Industrial Association.

Groton, S. Dak.—W. S. Benson, manager, Ferney Farmers Coopera-

tive Elevator Co.

Wallace, S. Dak.—A. C. Hagen, manager, Wallace Creamery Co. Wallace, S. Dak.—Wm. H. Urevig, manager, Wallace Farmers Elevator Co.

Groton, S. Dak.—Wm. Craig, manager, Groton Farmers Elevator

Salt Lake City, Utah.—Tracy R. Welling, executive secretary, Utah State Farm Bureau Federation. Richmond, Va.—S. Gardner Waller, adjutant general.

Norfolk, Va.—William H. Sands, colonel, 111th Field Artillery. Rupert, W. Va.—C. D. Price, Price Motor Sales. Huron, S. Dak.—D. H. Sewell.
Sioux Falls, S. Dak.—Johnson Spokeley Co. Huron, S. Dak.—L. H. Terpening.
Huron, S. Dak.—Max Royhl, lawyer.
Huron, S. Dak.—C. I. Strike Huron, S. Dak.—C. J. Strike. Lead, S. Dak.—J. D. Johnson, president, Black Hills Mining & Industrial Association.

Leola, S. Dak.—J. P. Guthmaller, farmer; Matt Weisser, president,
Leola Farmers Elevator; Fred Nelson, farmer and director Farmers Elevator; Charles Schmalz, lumber; F. N. Kolhoff, dealer farm implements. Huron, S. Dak.—R. N. Jones, Chevrolet dealer. Huron, S. Dak.—J. A. Miner.
Aberdeen, S. Dak.—Chamber of Commerce.
Huron, S. Dak.—C. L. Bailey.
Huron, S. Dak.—A. A. Chamberlain.
Sioux Falls, S. Dak.—Beaver Oil Co.
Sioux Falls, S. Dak.—W. C. Bucharan, preside Sioux Falls, S. Dak.-W. C. Buchanan, president W. C. Buchanan Lumber Co.
Sioux Falls, S. Dak.—C. H. Peck, vice president Brown Drug Co.
Sioux Falls, S. Dak.—G. M. Schaefor, manager Goodrich Silvertown Tire Co.

Sioux Falls, S. Dak.—C. M. Day, editor of Argus Leader.

Sioux Falls, S. Dak.—Farley Loetscher Co.

Sioux Falls, S. Dak.—Will A. Beach Printing Co.

Sioux Falls, S. Dak.—Fantle Bros. (Inc.).

Sioux Falls, S. Dak.—Shriver Johnson Co.

Sioux Falls, S. Dak.—Bem Marguiles, president Dakota Auto Sioux Falls, S. Dak.—Thompson Hutton Co.
Sioux Falls, S. Dak.—Kehrer Motor Co.
Mobridge, S. Dak.—Julius Skaug.
Aberdeen, S. Dak.—Beatrice Creamery Co.
Miller, S. Dak.—C. F. Halbig, farmer.
Miller, S. Dak.—L. R. Chesebro, real-estate operator.
Miller, S. Dak.—L. Steckmann, St. Lawrence, banker Miller, S. Dak.—L. Steckmann, St. Lawrence banker.

Aberdeen, S. Dak.—Publishers the Dakota Farmer.

Ree Heights, S. Dak.—H. H. Wareing.

Huron, S. Dak.—Chamber of Commerce.

Ree Heights, S. Dak.—C. W. Gardner.

Rapid City, S. Dak.—A. K. Thomas, vice president First National Bank Ree Heights, S. Dak.-H. H. Gardner. Ree Heights, S. Dak.—H. H. Gardner.
Ree Heights, S. Dak.—W. J. Biever.
Ree Heights, S. Dak.—E. J. Leyson.
Aberdeen, S. Dak.—Jackson Hardware Co.
Mobridge, S. Dak.—Darling Auto Co., H. B. Darling.
Mobridge, S. Dak.—Dr. M. C. Mohn.
Aberdee, S. Dak.—Dr. M. C. Mohn. Aberdeen, S. Dak.-Dakota Central Telephone Co., W. J. Brazell, vice president.

Vermillion, S. Dak.—First National Bank & Trust Co.
Clark, S. Dak.—R. A. Dunham, attorney.

Vermillion, S. Dak.—A. B. Gunderson, attorney at law.
Clark, S. Dak.—E. M. Jones, Gurggist. Clark, S. Dak.—E. M. Jones, druggist.

Sioux Falls, S. Dak.—Queen City Fire Insurance Co.

Sioux Falls, S. Dak.—Security Mortgage & Investment Co.

Sioux Falls, S. Dak.—McKinney & Allen (Inc.).

Sioux Falls, S. Dak.—L. A. McKean, president L. A. McKean Auto Co. Co.
Clark, S. Dak.—S. H. Elrod, former governor.
Sioux Falls, S. Dak.—M. S. Finch, manager Interstate Fruit Co.
Miller, S. Dak.—Rasmus Anderson Creamery.
Miller, S. Dak.—A. B. Cahalan, banker.
Lemmon, S. Dak.—Geo. P. Allen, stockman.
Sioux Falls, S. Dak.—Wm. DeWald Long & Hansen Commission Co.
Bowbell, S. Dak.—C. O. Bohn, merchant; John Koch, farmer;
L. N. Peterson, merchant; Harry White, farmer; A. C. Wiper, hanker and farmer. banker and farmer. Lemmon, S. Dak.—E. E. Parke, wholesale and retail dealer, oil, gas, and Ford products.

Lemmon, S. Dak.—L. W. Ginther, implement dealer.

Gettysburg, S. Dak.—J. F. Weaver, farmer; Lewis Tillotson, merchant; Tait & Morgan, attorneys; Will Weidensee, mayor.

Billings, Mont.—Elroy H. Westbrook, president Midland National Bozeman, Mont.—S. C. Moore, chairman Republican County Committee. Miles City, Mont.-Miles City Commercial Club, J. H. Bohling, Miles City, Mont.—Miles City Commercial City, Secretary.

Helena, Mont.—Henry Sieben.
Helena, Mont.—Commercial City.
Butte, Mont.—J. E. Woodard, president Metals Bank & Trust Co.
Butte, Mont.—A. L. Torgerson, Republican committeeman, Deerlodge County, Mont.

Butte, Mont.—Paul Hudtloff, chairman Republican Central Committee. Shelby, Mont.—First State Bank.
Miles City, Mont.—J. D. Scanlan, publisher Daily Star.
Helena, Mont.—J. E. O'Connell, Eddy Bakery.
Butte, Mont.—W. W. McDowell, chairman Democratic State Central Committee. Helena, Mont.—State Nursery & Seed Co. Helena, Mont.—E. J. Murphy. Helena, Mont.—S. V. Stewart. Helena, Mont.—M. S. Gunn.

Helena, Mont.—Helena Creamery Co.

Miles City, Mont.—Chas. E. Brown, lumberman.

Miles City, Mont.—H. H. Bright, banker.

Miles City, Mont.—Karl Johnson, merchant.

Forsyth, Mont.—F. J. Wentzler, editor Forsyth Times-Journal,

Forsyth, Mont.—Jack McCausland, editor Forsyth Independent.

Forsyth, Mont.—L. A. Jacobsen, banker.

Forsyth, Mont.—F. J. Kincaid, manager J. C. Penney store.

Miles City, Mont.—F. J. Kincaid, manager J. C. Penney store.

Miles City, Mont.—G. M. Miles, banker.

Great Falls, Mont.—Great Falls Townsite Co.; Great Falls Tribune;

Great Falls Daily Leader, A. E. Wiggin, general manager; Anaconda Copper Mining Co., R. C. Bricker, secretary; Chamber of Commerce; J. B. Long & Co., stockmen; Bob Gordon, stockman; A. E. Barkemeyer Co., wholesale grain dealers; B. P. McNair Co., real estate and insurance; Monarch Lumber Co.; Rainbow Hotel, Frank Scotten, manager; Montana Power Co.; Montana Flour Mills, C. R. McClave, president; Cooper, Stephenson & Hoover, attorneys; Paris Dry Goods Co., Fred Fligman, president; Park Hotel, F. R. Van de Putte, manager; H. H. Ewing, district judge; Great Falls Lumber Co.; Great Falls Meat Co., by Frank E. Brown, president; Frary & Burlingame, real estate and insurance; H. H. Stanley Co., real estate and insurance; Suhr Motor Co., by Donald Suhr; Peoples Thrift & Finance Co., by C. H. McCulloh; Huntsberger & Givens, real estate and insurance; L. F. Rutherford, real estate.

Great Falls, Mont.—W. T. Greely, John L. Slattery, Larue Smith, Warren Toole, T. D. Barry, J. J. Lavin, I. W. Church, C. A. McKinney, F. J. Gies, L. E. Taylor, Fred Birch, H. B. Lake, C. D. Lake.

Fort Benton, Mont.—N. S. Swanson, vice president and manager. Helena, Mont.—Montana Wool Growers Association. Helena, Mont.—Helena Creamery Co. Fort Benton, Mont.—N. S. Swanson, vice president and manager. Livingston, Mont.—James F. O'Connor, J. E. Swindlehurst, Card Livingston, Mont.—James F. O'Connor, J. E. Swindlehurst, Card Smith, Dan Healy.

Bozeman, Mont.—J. A. Lovelace, Democratic State committeeman for Gallatin County.

Helena, Mont.—Holter Hardware Co.

Missoula, Mont.—F. T. Sterling, president Western Montana National Bank.

Helena, Mont.—Mays Dairy.

Helena, Mont.—Ways Dairy.

Helena, Mont.—Union Wholesale Grocery Co.

Helena, Mont.—Wolf Creek Livestock Co.

Helena, Mont.—Wolf Creek Livestock Co. Helena, Mont.—Montana Automobile Association. Helena, Mont.—Montana Stock Growers Association. Helena, Mont.—E. L. Dana Livestock Co., Big Sag Land & Livestock Co.

Helena, Mont.—Placer Hotel Co.

Helena, Mont.—Montana Mines Corporation.

Helena, Mont.—Teton Land & Sheep Co.

Belt, Mont.—John P. Healey, J. Earl Healey, S. A. Remington, A. N.

Prather, J. W. Graybeal, A. A. Manchester, Chas. J. Klick, Earl

B. Kennedy, Frank Vertasnik, Calvin Sharrard, Stanley Strainis,

Alice Beaudry, Ubal Landry, Ben McCoy, J. Morris, G. Ryffel,

Fred Wood, D. Colgan, O. W. Pyatt, G. G. Nohl, G. A. Steinberg,

G. S. Browning, Pauling Polutnik, J. W. Mearns, N. H. Browning, Tom Epperson, A. Velebir, F. E. Brown, Raymond Robbins,

Lawrence Butts, Thos. Wright, Jas. S. Stewart, Emil R. Johnson,

Frank Merkling, F. E. Wilbur, John M. Howanach, H. A. Stenson,

Wm. Vendsel, H. H. Baker, N. H. Nelson.

Helena, Mont.—John E. Erickson, governor.

Philipsburg, Mont.—J. C. Harrah, T. N. Brogan.

Butte, Mont.—R. C. Monahan, Republican State central committeeman.

Billings, Mont.—Chas. M. Bair. stock Co. Billings, Mont.—Chas. M. Bair.
Billings, Mont.—J. B. Arnold, investment banker.
Lewistown, Mont.—National Bank of Lewistown.
Missoula, Mont.—Walter H. McLeod, vice president, Missoula Mercantile Co. cantile Co.

Butte, Mont.—Jas. E. Murray, chairman Democratic county central committee.

Butte, Mont.—J. C. Nemck, president Standard Motor Co.

Philipsburg, Mont.—R. E. McHugh.

Havre, Mont.—Irl Watson, cashier.

Lewistown, Mont.—Ed C. Cooper, grower purebred cattle.

Miles City, Mont.—F. R. Savage, real estate; R. P. Findlater, sheepman; J. C. Boespflug, contractor; E. B. Winter, building and loan; H. E. Richard, banker; P. F. Leonard, attorney at law.

Lewistown, Mont.—W. D. Symmes, president Power Mercantile Co.

Lewistown, Mont.—G. J. Wiedeman, president Montana Lumber & Hardware Co. Hardware Co.

Lewistown, Mont.—B. N. Forbes, chairman finance committee,
Central Montana Chamber of Commerce.

Broadus, Mont.—A. W. Heidel, banker.

Great Falls, Mont.—Lee M. Ford, president the Great Falls National Bank. Great Falls, Mont.—Sam Stephenson, president First National Livingston, Mont.-The National Park Bank. Missoula, Mont.—H. O. Bell, Ford dealer.
Helena, Mont.—Sanden & Ferguson Dry Goods Co.
Missoula, Mont.—W. L. Murphy, attorney at law.
Helena, Mont.—T. C. Power & Bro., mercantile interests. Missoula, Mont.—A. N. Whitlock, attorney at law.
Bozeman, Mont.—Commercial National Bank.
Philipsburg, Mont.—J. H. Mellen.
Bozeman, Mont.—E. F. Bunker, Republican State committeeman.
Philipsburg, Mont.—W. E. Metcalf.

Philipsburg, Mont.—W. E. Albright.
Billings, Mont.—F. B. Connelly, president F. B. Connelly Co. Fargo, N. Dak.—H. H. Hathaway.
Lidgerwood, N. Dak.—John R. Jones, retail farm implements, lumber, Hankinson, N. Dak.
Minnewaukan, N. Dak.—Benson County State Bank.
Lidgerwood, N. Dak.—E. G. Sasse, physician and surgeon.
Lidgerwood, N. Dak.—Arene K. Jelstrup, proprietor general store, Hankinson, N. Dak.
Lidgerwood, N. Dak.—S. K. Livingood, hardware.
Lidgerwood, N. Dak.—A. L. Parsons, attorney.
Lidgerwood, N. Dak.—Roy H. Rue, farm implements, hardware, and automobiles. and automobiles. Lidgerwood, N. Dak.—Herman Brandt, retail hardware, Hankinson, N. Dak. son, N. Dak.

Lidgerwood, N. Dak.—Wm. Kretchman, auto sales and repair,
Hankinson, N. Dak.

Glen Ullin, N. Dak.—A. E. Muggli, miller.

Glen Ullin, N. Dak.—J. T. Nelson, member North Dakota Legis-Glen Ullin, N. Dak.—C. N. Braun, farmer.
Glen Ullin, N. Dak.—S. E. Halpern, attorney at law.
Dickinson, N. Dak.—Sam Masler, merchant, New England, N. Dak.
Jamestown, N. Dak.—Pierce Blewett.
Jamestown, N. Dak.—I. O. Haroldson, Gladstone Pharmacy.
Bismarck, N. Dak.—Bismarck Building & Loan Co., J. L. Bell, treasurer. Bismarck, N. Dak.—A. P. Lenhart, druggist, Bismarck, N. Dak.—F. A. Knowles, jeweler. Bismarck, N. Dak.—First National Bank. Park River, N. Dak.—North Dakota Breeders Association, E. J. Taintor, secretary. Park River, N. Dak.—Chamber of Commerce, Park River, N. Dak., Wm. McEachern, president.

Park River, N. Dak.—Walsh County Agriculture & Training School, John A. Harris, president.

Park River, N. Dak.—First National Bank of Park River, Karl J. Farup, president.

Park River, N. Dak.—Clarke W. Farup, farmer and dealer in automobiles. Bismarck, N. Dak.—Montana Dakota Power Co. Dickinson, N. Dak.—A. J. Zaug, lumber dealer, New England, N. Dak.

Bismarck, N. Dak.—W. H. Webb, investments.

Fargo, N. Dak.—R. A. Trubey.

Dickinson, N. Dak.—Frank M. Brown, general merchants, New England, N. Dak.

Bismarck, N. Dak.—A. Rosen & Bro., clothing store.

Bismarck, N. Dak.—Hoskins Meyer Co., office supplies.

Bismarck, N. Dak.—Provident Life Insurance Co., C. B. Little, president.

Bismarck, N. Dak.—Christ Yegen, dairy farmer.

Bismarck, N. Dak.—Bismarck Grocery Co., wholesale grocery.

Bismarck, N. Dak.—M. B. Gilman & Co., auto dealer.

Bismarck, N. Dak.—Richmonds Bootery, shoe store.

Lidgerwood, N. Dak.—H. Thomsen, department-store manager.

Grand Forks, N. Dak.—J. L. Ryan, manager Russell Miller Milling Lidgerwood, N. Dak.—First National Bank.
Lidgerwood, N. Dak.—C. A. Bonzer, wholesale gas and oil.
Lidgerwood, N. Dak.—M. A. Wipperman, mayor, city of Hankinson, N. Dak. Lidgerwood, N. Dak.—Peter Fischer, general store. Lidgerwood, N. Dak.—W. C. Forman, jr., Hankinson, N. Dak. Lidgerwood, N. Dak.—Paul Kinn, retail automobiles, Hankinson, N. Dak.

Mobridge, S. Dak.—Mobridge Tribune.
Grand Rapids, Mich.—L. J. Thompson.
Dickinson, N. Dak.—Jacob Bender, implement dealer, New England, N. Dak.
Minot, N. Dak.—Ellisons (Inc), the Fair Store.
Minot, N. Dak.—W. E. Borene, merchant.
Fargo, N. Dak.—Ray B. Warner.
Glen Ullin, N. Dak.—Adam Berger, lumber, grain, and machinery.
Dickinson, N. Dak.—John S. McGovern, farmers elevator, New England, N. Dak.
Bismarck, N. Dak.—R. R. Breen, farmer.
Minot, N. Dak.—G. D. Colcord, publisher, Ward County Independent. ent.
Fargo, N. Dak.—N. A. Lewis.
Fargo, N. Dak.—M. G. Hatcher.
Fargo, N. Dak.—Alex Bruce.
Fargo, N. Dak.—Ed G. Clapp.
Fargo, N. Dak.—Ed G. Clapp.
Fargo, N. Dak.—George M. Black.
Rolla, N. Dak.—W. J. Munro, president, Munro Motor Co.
Rolla, N. Dak.—C. R. Jacobsen, mayor.
Langdon, N. Dak.—The Northwestern Bank of Langdon.
Cavalier, N. Dak.—H. C. Adams.
Cavalier, N. Dak.—Merchants National Bank.
Cando, N. Dak.—R. B. Sitz, hardware.
Cavalier, N. Dak.—Robert McBride, insurance broker.
Cando, N. Dak.—D. A. Blackburn, druggist.
Cando, N. Dak.—First National Bank.
Cando, N. Dak.—C. H. Olson, Alex Currie, farmers and directors of First National Bank of Cando, N. Dak.
Cavalier, N. Dak.—Mahlon Restemayer.
Cavalier, N. Dak.—R. A. Page.
Glen Ullin, N. Dak.—J. C. Fischer, banker.

Cooperstown, N. Dak.—J. D. Erickson, sheriff Griggs County. Cooperstown, N. Dak.—Albert Dahl, farmer; Oscar Idsvoog, farmer; Anton Skramstad, farmer. Cooperstown, N. Dak.-K. H. Thompson, merchant; A. K. Sorvik, merchant. Cooperstown, N. Dak.—C. M. Brown. Cooperstown, N. Dak.—First National Bank. Cooperstown, N. Dak.—S. Almklov, druggist. Fargo, N. Dak.—Thomas L. Powers.
Harvey, N. Dak.—Julius Sgutt, Sgutts Ready To Wear.
Bowbells, N. Dak.—First National Bank; C. A. Masters, mayor;
Geo. Hansen, Merchant; Bowbells Kiwanis Club. Harvey, N. Dak.—John Jorgenson, president Pioneer Mercantile Co.

Harvey, N. Dak.—August Peterson, mayor city of Harvey.

Harvey, N. Dak.—I. S. Bessel, Harvey Hardware & Furniture Co.

Harvey, N. Dak.—C. W. Sapulding, jr., vice president First National Bank of Harvey, N. Dak.

Cando, N. Dak.—The Canfield Co., general merchants.

Bathgate, N. Dak.—H. S. Evert, manager Bathgate Grain Co.

Minot, N. Dak.—F. T. Merrill, president Union National Bank & Trust Co. Trust Co. Jamestown, N. Dak.-C. W. Ferguson, manager Nash Finch Co., wholesale groceries. Jamestown, N. Dak.—Harry Goldberg, furniture & investments.
Valley City, N. Dak.—Valley City Civic and Commerce Association.
Valley City, N. Dak.—Harry Gilbertson, manager Barnes County Implement Co. Minot, N. Dak.—C. D. Aaker, attorney.
Minot, N. Dak.—H. H. Westlie, president Westlie Motor Co.
Valley City, N. Dak.—E. J. Pegg.
Minot, N. Dak.—W. G. Connors, president First Investment Corporation. Corporation.
Cando, N. Dak.—D. A. Barber, manager of J. C. Penney Co. Jamestown, N. Dak.—Morris Beck, clothing and investments. Jamestown, N. Dak.—A. W. Aylmer, attorney. Jamestown, N. Dak.—The National Bank & Trust Co. Minot, N. Dak.—Roy Aney, president Aney Seed & Nursery Co. Hebron, N. Dak.—J. M. Nelson, M. D. Hebron, N. Dak.—Hardware, Plumbing & Heating Co., by V. I. Wilson. Wilson. Valley City, N. Dak.—Herman Stern, manager Straus Clothing Co. Valley City, N. Dak.—American National Bank & Trust Co. Valley City, N. Dak.—Erle L. Fouks, vice president First National Bank of Valley City.

Valley City, N. Dak.—E. C. Hilborn, manager Northwest Nursery Valley City, N. Dak.—John D. Gray, secretary Fidelity Building & Loan Association.
Valley City, N. Dak.—H. M. Reuter, manager J. C. Penney Co. Hebron, N. Dak.—Kurt H. Krauth, vice president Funks Market (inc.),
Valley City, N. Dak.—Burt Stern, C. J. Lee, Carl Bone, W. J.
Northridge, Fred Schilling, Elmer Wicks.
Fargo, N. Dak.—R. F. Gunkellman.
Fargo, N. Dak.—R. P. Freeman.
Fargo, N. Dak.—E. J. Schonberg.
Grand Forks, N. Dak.—W. A. McIntyre, attorney.
Grand Forks, N. Dak.—Red River National Bank & Trust Co.
Grand Forks, N. Dak.—E. F. Chandler, dean University of North Dakota. Dakota.

Grand Forks, N. Dak.—O. F. Grangaard, banker.

Grand Forks, N. Dak.—Henry Holt, president Holt Printing Co.

Grand Forks, N. Dak.—J. H. Ruettell, president J. H. Ruettell Co.

Grand Forks, N. Dak.—J. E. McLean Nash Finch Co.

Grand Forks, N. Dak.—E. J. Lander, farm loans.

Fargo, N. Dak.—Al. H. Leimbacher.

Fargo, N. Dak.—Alex Bruce.

Minot, N. Dak.—F. P. Taylor, president Leland Drug Co.

Minot, N. Dak.—Valker Christensen Seed Co.

Minot, N. Dak.—Ole Frosaker, president Frosaker Motor Co.

South Heart, N. Dak.—John Becker, merchant.

Glen Ullen, N. Dak.—David Cannell, farmer.

Bismarck, N. Dak.—O'Hare Cox & Cox, attorneys at law.

New Rockford, N. Dak.—The First National Bank of New Rockford. Dakota. New Rockford, N. Dak.—The First National Bank of New Rockford.

Neche, N. Dak.—First National Bank in Neche.

Hebron, N. Dak.—Daniel Lapp & Son, by Dan Lapp.

Hebron, N. Dak.—Urbans (Inc.), by Arnold C. Klick, secretary.

Hebron, N. Dak.—Hebron Motor Co., by Chas. W. Lorenz, president Minot, N. Dak.—Martin Thorsrud, president Thorsrud Hardware Co. Minot, N. Dak.—E. A. Shirley, secretary Minot Building & Loan Association. Association.

Valley City, N. Dak.—Ben Northridge.
South Heart, N. Dak.—First State Bank.
Minot, N. Dak.—Wm. Dunnell, president Minot Flour Mill Co.
Hebron, N. Dak.—Jo. C. Penney Co., by E. D. Hagen, manager.
Valley City, N. Dak.—John O. Jacobson, W. Deering Paul, P. Sherman, S. T. Johnson, G. J. Christianson, Wm. Noeske, Lloyd H.
Lee, Harry Gilbertson, J. J. Schmitz, R. F. Mackenzie.
Grand Forks, N. Dak.—D. R. Green, banker.
New Rockford, N. Dak.—John J. Boyd, merchant.
Langdon, N. Dak.—John J. Boyd, merchant.
Langdon, N. Dak.—L. C. Nicholl, oil dealer.
South Omaha, Nebr.—Lindley Cahow Commission Co.
Omaha, Nebr.—Supreme Forest, Woodmen Circle. Mary E. Larocca,
national president; Dora Alexander Talley, national secretary.

South Omaha, Nebr.-R. C. Howe. Hastings, Nebr.—The Hastings National Bank.
South Omaha, Nebr.—Nebraska Power Co., by J. E. Davidson, president. South Omaha, Nebr.-Union Stockyards Co., by W. H. Schellberg, president. Omaha, Nebr.—C. D. Sturtevant, president Trans-Mississippi Grain Co. Grain Co.
Omaha, Nebr.—W. B. T. Belt, president Northwestern Bell Telephone Co.; R. B. Updike, president Updike Lumber & Coal Co.; John N. Shannahan, president Omaha & Council Bluffs Street Railway Co.; G. H. Nelson, president Nelson Paint Co.; Jos. Huckins, third president Kitchen Bros. Hotel Co.; Harry F. Reed, president L. G. Doup Co.; Otto Swanson, treasurer Nebraska Clothing Co.; Glenn E. Jennings, president Wright & Wilhelmy Co.; F. B. Johnson, president Omaha Printing Co.; Edward M. Martin, president Guarantee Mutual Life Co.; Harry W. Pierpont; Roy Page; Harry S. Byrne; A. V. Shotwell; Alfred C. Munger; W. C. Fraser.
South Omaha, Nebr.—E. S. Waterbury.
South Omaha, Nebr.—E. S. Waterbury.
South Omaha, Nebr.—J. B. Watkins Lumber Co., J. B. Watkins, president. president. South Omaha, Nebr.—Geo. W. Johnston. Omaha, Nebr.-Missouri-Kansas Calf & Cattle Co., Geo. McDonald, president.

Omaha, Nebr.—C. C. Criss, president Mutual Benefit Health & Accident Association and United Benefit Life Insurance Co.

South Omaha, Nebr.—Omaha Livestock Commission Co.

South Omaha, Nebr.—Cox, Jones, Randall Commissioner Co., W. F. Bavinger, president.

Nebraska City, Nebr.—E. A. Duff.

South Omaha, Nebr.—Tagg Bros & Moorhead, W. G. Tagg.

South Omaha, Nebr.—Foster Barker Co., Joe Barker, president.

Detroit, Mich.—Robert O. Lord, president Guardian National Bank Detroit, Mich.—Robert O. Lord, president Guardian National Bank of Commerce.
Ironwood, Mich.—E. Hedlund, merchant.
Calumet, Mich.—F. H. Haller, railroad superintendent, Calumet & Hecla Consolidated Copper Co.
Hancock, Mich.—First National Bank of Hancock.
Calumet, Mich.—J. B. Paton, president First National Banks of Calumet and Laurium.
Laurium, Mich.—A. W. Sibilsky, proprietor Superior Pharmacy.
Hancock, Mich.—George H. Nichols, druggist.
Hancock, Mich.—E. M. Lieblein, wholesale grocer.
Laurium, Mich.—Paul Tinetti, merchant.
Calumet Mich.—James F. Wiggins, president Gately Wiggins Co. Calumet, Mich.—James F. Wiggins, president Gately Wiggins Co. Calumet, Mich.—Edward Ulseth, coal and wood dealer.
Calumet, Mich.—John G. Bennetts, chief clerk Calumet and Hecla Consolidated Copper Co.
Ironwood, Mich.—C. F. Anderson, insurance.
Ironwood, Mich.—L. I. Noyes, publisher.
Ironwood, Mich.—P. F. O'Donnell, merchant.
Ironwood, Mich.—P. F. O'Donnell merchant.
Ironwood, Mich.—S. P. Senn, general manager Picands Mather Ironwood, Mich.—W. C. Conley, physician. New York, N. Y.—Frank N. Simmonds, deputy manager American Bankers' Association. Minneapolis, Minn.—Sumner T. McKnight, president S. T. McKnight Co., president the Baker Properties (Inc.).
St. Paul, Minn.—W. A. Lang, president W. A. Lang (Inc.).
Princeton, Minn.—First National Bank, Princeton, Minn., Rudd St. Paul, Minn.—W. A. Lang, president W. A. Lang (Inc.).

Princeton, Minn.—First National Bank, Princeton, Minn., Rudd
Lumber.

Winona, Minn.—McConnon & Co., H. J. McConnon, president.

Maddock, N. Dak.—Benson County Bankers' Association, C. I.

Erstad, secretary.

Buffalo, N. Y.—Selby C. Parker.

Minneapolis, Minn.—General Mills (Inc.), James F. Bell.

Princeton, Minn.—First National Bank; Rudd Lumber Co.; A. E.

Allen & Co., merchants.

Minneapolis, Minn.—I. W. Cameron.

Minneapolis, Minn.—I. W. Cameron.

Minneapolis, Minn.—G. A. Knapp.

Winona, Minn.—Winona Oil Co., F. A. Sheehan.

River Falls, Minn.—Union State Bank.

Heron Lake, Minn.—Lernest Winzer.

Winona, Minn.—W. A. Mahl, executive vice president the First

National Bank of Winona.

Minneapolis, Minn.—Rev. John R. Johns. *

Winona, Minn.—Botsford Lumber Co., O. M. Botsford, president.

Minneapolis, Minn.—John S. Pillsbury, vice president Pillsbury

Flour Mills Co.

Minneapolis, Minn.—Theo. Albrecht, president Union Investment Minneapolis, Minn.-Theo. Albrecht, president Union Investment Minneapolis, Minn.—McKesson Minneapolis Drug Co., George V. Doerr, president. Winona, Minn.—Standard Lumber Co. Little Falls, Minn.—Enke Coal Co., A. D. Enke.
Little Falls, Minn.—Peoples State Bank, Little Falls, Minn.
St. Paul, Minn.—John Brandtjen, president Brandtjen & Kluge.
St. Paul, Minn.—Gebhard Bohn, president Bohn Refrigerator Co.
Minneapolis, Minn.—P. W. Skogmo, president Gamble Skogmo

Little Falls, Minn.—W. G. Lundquist, auto dealer. Heron Lake, Minn.—Paul Benson. Heron Lake, Minn.—J. O. Bondhus.

Albert Lea, Minn.—American Gas Machine Co. (Inc.). Winona, Minn.—The Great Six Co., Arthur Rosenberg, president. Winona, Minn.—Schuler Chocolate Factory, Chas. C. Schuler, vice president.
Winona, Minn.—S. L. Prentiss, president the Northern Corporation.
Minneapolis, Minn.—David C. Bell Investment Co.
Minneota, Minn.—Harold Tillemans.
Bayport, Minn.—Andresen Frame Corporation, H. Rothschild, secretary.
Winona, Minn.—National Weeklies (Inc.).
Minneapolis, Minn.—E. B. Crabtree.
St. Paul, Minn.—H. F. Asmussen, general manager West Publishing Co. ing Co. St. Paul, Minn.—S. M. Archer, president Archer Daniels Midland St. Paul, Minn.—S. M. Arcner, pressure.

Co.

Blue Earth, Minn.—J. J. Kehr, city clerk.

Blue Earth, Minn.—E. H. Borath, pharmacist.

St. Paul, Minn.—Ralih Sharpe, vice president R. E. Cobb Co.

Minneapolis, Minn.—Geo. W. Robitshek, president Robitshek

Schneider Co., clothing manufacturers.

Minneapolis, Minn.—Robert W. Webb.

St. Paul, Minn.—R. N. Cardozo, president, R. N. Cardozo & Bro.

Minneapolis, Minn.—Earl Partridge Co.

Minneapolis, Minn.—Earl Partridge Co.

Winona, Minn.—M. Libera & Sons Co. (Inc.).

Red Wing, Minn.—Harold Sundberg, grocer.

Red Wing, Minn.—H. M. Griffith, banker.

Winona, Minn.—C. M. Youmans Lumber Co., C. M. Youmans, president. president.

Spring Valley, Minn.—C. A. Gilbert, farmer; George A. Beagle, grocer; S. C. Pattridge, lawyer; H. W. Page, dentist; F. H. Hubbard, druggist; E. C. Duncanson, president Commercial Club. Blue Earth, Minn.—Rector H. Putnam, attorney.

Blue Earth, Minn.—C. L. McDonald, produce.

Minneota, Minn.—C. E. Anderson.

Minneota, Minn.—O. E. Rye.

Minneapolis, Minn.—O. L. Schutz, Grant Storage Battery Co.

St. Paul, Minn.—Roger Shepard, president Finch Van Slyck & McConville McConville. St. Paul, Minn.—M. J. Doherty, member Doherty, Rumble, Bunn & Butler. Winona, Minn.—Hayes Lumber Co., J. W. Lucas, president. Blue Earth, Minn.—First & Farmers National Bank. Minneapolis, Minn.—W. C. Brix & Sons, W. C. Brix, jr. St. Paul, Minn.—Benjamin Sommers, president G. Sommers & Co. Pipestone, Minn.—Alex H. Brown.
Winona, Minn.—L. H. Luhman, secretary-manager Lumbermen's Finance Corporation.
Winona, Minn.—George R. Little, secretary Laird Norton Co.
Blue Earth, Minn.—M. A. Johnson, editor.
Blue Earth, Minn.—F. E. Hart, real estate.
Minneota, Minn.—J. F. Finnegan.
Minneapolis, Minn.—H. M. Hill, president Janney Semple Hill & CO.

St. Paul, Minn.—J. P. Dougherty, member Morris & Dougherty.
Pipestone, Minn.—Max Menzel.
Red Wing, Minn.—A. C. Almquist, bus transportation.
Minneapolis, Minn.—E. C. Warner, vice president, Northwest Fire & Marine Insurance Co.
Red Wing, Minn.—E. C. Erb, real estate.
Minneapolis, Minn.—F. H. Gahre, president, Bardwell Robinson Co Co.
St. Paul, Minn.—C. W. Gordon, president, Gordon & Ferguson.
East Grand Forks, Minn.—Rudh Bros., furniture dealers.
Sauk Center, Minn.—Victor T. Conklin, attorney.
Austin, Minn.—Dalagers Grocery.
Austin, Minn.—E. G. Usem, M. F. Erdman Garage.
Austin, Minn.—Lafayette French, jr.
Austin, Minn.—Standard Hardware Co.
Austin, Minn.—N. F. Banfield Corporation.
Austin, Minn.—Smith Shoe Co.
Austin, Minn.—Smith Shoe Co. Austin, Minn.—Wright, Nelson & Plunkett.
Little Falls, Minn.—J. C. Patience, lumber business.
Wheaton, Minn.—E. E. Howard, editor Wheaton Gazette.
Mankato, Minn.—Hubbard & Palmer Co., country elevator grain merchants.

Little Falls, Minn.—M. V. Wetzel, duggist.

Clontarf, Minn.—C. J. Mikkelson, merchant.

Willmar, Minn.—J. L. Butters, merchant.

Minneapolis, Minn.—John Ewald, president Minneapolis Hide & Tallow Co.
Wheaton, Minn.—Andrew Peterson, retired banker.
Minneapolis, Minn.—H. R. Wesner, president the Wabash Screen Door Co. Rothsay, Minn.—Farmers State Bank Rothsay, Minn.—Farmers State Bank.

Alexandria, Minn.—J. J. Volker, banker.

Waseca, Minn.—G. W. Everett, capitalist.

Northfield, Minn.—R. W. Schmidt, banker.

Northfield, Minn.—F. W. Shandorf, banker.

Minneapolis, Minn.—W. H. Williams, vice president and division manager James Manufacturing Co.

Rothsay, Minn.—John Whelin, farmer Rothsay, Minn.—John Whalin, farmer.

Graceville, Minn.—Frank Hendricks, merchant; William Benefield, theater; Joe Dougherty, citizen; R. J. McRae, banker; C. I. Oliver, physician; W. E. Broderick, merchant; A. W. Bruers, railway agent.

Alexandria, Minn.—Carl V. Anderson, mayor.

Rothsay, Minn.—J. P. Bakken, retired farmer.

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North Minneapolis, Minn.-Willis L. Williams, editor Commer-
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North Minneapolis, Minn.—E. W. Dobson, vice president J. F. Anderson Lumber Co.

North Minneapolis, Minn.-W. A. Cullen, secretary and treasurer

Carr-Cullen Co.

Spring Valley, Minn.—Lyle Hamlin, president First National Bank of Spring Valley.

Minneapolis, Minn.—The Cream of Wheat Corporation.

St. Paul, Minn.—C. W. Cummins, president St. Paul Association of Commerce.

Red Wing, Minn.—W. C. Krise, malting. Winona, Minn.—R. M. Howard, vice president Mississippi Valley Public Service Co.

Public Service Co.
Winona, Minn.—B. K. Whittier, local manager Crane Co.
Paynesville, Minn.—N. H. Dries.
Paynesville, Minn.—Anson Evans.
Red Wing, Minn.—Maurice Nelson, cigars.
Red Wing, Minn.—P. H. Claydon, drugs.
Red Wing, Minn.—C. E. Tripp, garage.
Minneapolis, Minn.—W. P. Quist, president West Broadway Emerson Business Association.
St Paul Minn.—E. R. Ober, vice president Anchor Casualty Co.

St. Paul, Minn.—E. B. Ober, vice president Anchor Casualty Co. St. Paul, Minn.—Motor Power Equipment Co., E. B. Ober, vice president.

president.
Austin, Minn.—The Golden Eagle Clothing Co.
Austin, Minn.—C. W. Erret.
Austin, Minn.—J. C. Penney Co., W. N. Sinclair.
Brainerd, Minn.—First National Bank.
Sauk Center, Minn.—Joseph Huber, lumber dealer.
Rochester, Minn.—Geo. W. Granger, attorney.
Sauk Center, Minn.—A. J. Lies, clothing.
Aberdeen, S. Dak.—Jewett Bros., wholesale grocers.
Clontarf, Minn.—Joseph Doherty, farmer.
Rolla, N. Dak.—John A. Stormon, attorney.
Rolla, N. Dak.—J. F. Mott, publisher.
Sauk Center, Minn.—L. R. Holland, creamery operator.
Rolla, N. Dak.—First National Bank of Rolla.
Sauk Center, Minn.—Merchants National Bank.
Minneapolis, Minn.—Security Warehouse Co., W. W. Morse, president. dent.

Minneapolis, Minn.—I. H. Overman.

Minneapolis, Minn.—I. H. Overman.
Little Falls, Minn.—A. Simonet, furniture business.
Wheaton, Minn.—Wheaton Commercial Club, R. L. Bard, secretary.
Luverne, Minn.—J. L. Goembel, farmer and landowner.
Albert Lea, Minn.—W. L. Palmer, M. C.
Minneapolis, Minn.—William R. Sweatt, Minneapolis Honeywell
Regulator Co.
Osseo, Minn.—George Kiefer, Mike Korfiatis, F. L. Biederman,
Harry Biederman, Chas. Hechtman, Osseo Press, Osseo Lumber
Co., J. M. Evans.
Albert Lea, Minn.—Albert Lea Building & Loan Association, A. F.
Hall, secretary.

Hall, secretary.

Mankato, Minn.—Mankato Free Press.

Albert Lea, Minn.-Northern Creamery Supply House, H. Knatvold,

proprietor. Mankato, Minn.-

Mankato, Minn.—Geo. E. Brett Co., department store. Minneapolis, Minn.—Forman, Ford & Co., wholesale glass and

paint.

Albert Lea, Minn.—S. O. Simonson, president Evening Tribune.

Minneapolis, Minn.—McLaughlin Gormley King Co.

Winona, Minn.—E. F. Heim, president Northern Field Seed Co.

Albert Lea, Minn.—E. A. Evens, secretary American Gas Machine

Mankato, Minn.—Breen Stone & Marble Co. Albert Lea, Minn.—F. G. Wells, secretary Olson Manufacturing Co. Minneapolis, Minn.—E. S. Woodworth, president Concrete Elevator Co.

Grand Forks, Minn.—Zeijdlik & Martin, grocers.
Little Falls, Minn.—J. B. Holst, physician.
Little Falls, Minn.—American National Bank.
East Grand Forks, Minn.—A. G. Rand, city clerk.
East Grand Forks, Minn.—J. B. Bingham, manager American Beet

Sugar Co.

East Grand Forks, Minn.—Minnesota National Bank.
Wheaton, Minn.—Lundquist & Johnson (Inc.), farm implements.
East Grand Forks, Minn.—Paul Johnson, insurance broker.
Minneapolis, Minn.—Sweet, Johnson & Sands.
Willmar, Minn.—Wm. O. Johnsen, chairman county board, Kandi-

yohi County.

willmar, Minn.—R. W. Stanford, attorney.

Minneapolis, Minn.—H. H. Delaittre, vice president Delaittre Dixon Co.

St. Paul, Minn.—David C. Shepard, Arthur E. Nelson. Minneapolis, Minn.—Shreve M. Archer, president Archer, Daniels, Midland Co.

Minneapolis, Minn.—Russell M. Bennett, treasurer Keewatin Mining Co.

Minneapolis, Minn.—Charles S. Pillsbury, vice president Meriden Iron Co.

Mankato, Minn.—Robert Rasmussen, Model Dairy (Inc.). Minneapolis, Minn.—John R. Van Derlip, vice president Mace Iron

Mining Co.

Duluth, Minn.—A. D. Chisholm, assistant general manager Iron
Ore Mines, Picklands Mather & Co.

Duluth, Minn.—M. F. Hanson, publisher Duluth Herald and News

Tribune.

Austin, Minn.—Geo. A. Hormel & Co. Albert Lea, Minn.—James L. Sorenson, vice president Freeborn County National Bank & Trust Co. of Albert Lea, Minn.

Benson, Minn.—C. K. Lene, livestock buyer.
Benson, Minn.—Gunder Negaard, farmer.
Sauk Center, Minn.—F. H. Walker, Main Street Chevrolet Co.
Duluth, Minn.—S. V. Saxby, secretary Duluth Chamber of Com-

Wheaton, Minn.—William Ringdahl, loans, insurance, and farming. Sauk Center, Minn.—G. Hillerud, hardware merchant.
Minneapolis, Minn.—John G. McNutt, president Ford McNutt

Glass Co.

Northfield, Minn.-Northfield National Bank & Trust Co.

Northfield, Minn.—Northfield National Bank & Trust Co.
Lake Elmo, Minn.—State Bank of Lake Elmo,
Rothsay, Minn.—Lawrence Paulson, banker.
Northfield, Minn.—S. L. Manhart, coal merchant.
Rothsay, Minn.—J. P. Bakken, retired farmer.
Alexandria, Minn.—Dr. A. D. Haskell.
Waseca, Minn.—K. K. Kanne, vice president Farmers National
Bank, Waseca, Minn.
Duluth, Minn.—S. B. Castle, vice president Interlake Iron Corporation.

Blooming Prairie, Minn.—Ross Hollowell, general manager Inter-county Telephone Co.

Blooming Prairie, Minn.—Albert A. Peterson, postmaster.
Minneapolis, Minn.—A. O. Tew, president Tew Harper Co.,
importers.

Robbinsdale, Minn.—Cavanagh Bros., John F. Cavanagh. Rochester, Minn.—Neil M. Judd, merchant. Rochester, Minn.—Neil M. Judd, merchant.

Minneapolis, Minn.—E. B. Freeman, president Freeman Stores (Inc.), Minneapolis.

Minneapolis, Minn.—B. J. Carney & Co.

Minneapolis, Minn.—Western Oil & Fuel Co., H. M. Baskerville.

Lakefield, Minn.—Farmers' State Bank.

Minneapolis, Minn.—L. H. Williams, president Williams Hard-

ware Co.

Ware Co.
Minneapolis, Minn.—A. R. Rogers.
Robbinsdale, Minn.—Hommes Motor Co., Fred Hommes.
Minneapolis, Minn.—The Dayton Co., George Dayton, president.
Blooming Prairie, Minn.—L. A. Burtness, secretary Blooming
Prairie Cooperative Creamery Association.

Blooming Prairie, Minn.—Blooming Prairie Auto Co., E. T. Thompson.

Blooming Prairie, Minn.-First National Bank, C. A. Peterson, cashier.

Minneapolis, Minn.—Charles B. Mills, president Midland National Bank & Trust Co.

Bank & Trust Co.

Minneapolis, Minn.—Northome Furniture Industries.

Mankato, Minn.—Mankato Creamery Association.

Minneapolis, Minn.—H. B. Waite, president Waite Lumber Co.

Wheaton, Minn.—F. W. Murphy, attorney at law.

Minneapolis, Minn.—A. C. Godward, executive engineer, Minneapolis Industrial Committee.

Duluth, Minn.-Kelly-How-Thomson Co., R. W. Higgins, vice president.
Duluth, Minn.—Capitol Elevator Co., Walter R. McCarthy, presi-

Owatonna, Minn.—H. E. Hanna, furniture.
Duluth, Minn.—Seth Marshall, president Marshall-Wells Co.
Owatonna, Minn.—The Kelly Co. Department Store.
Minneapolis, Minn.—Banner Grain Co., J. R. Stewart, president.
Minneapolis, Minn.—T. G. McCarthy, president McCarthy Bros.
Co., grain commission merchants.
Blooming Prairie Minn.—Sam A Back director Eddered Land Back.

Blooming Prairie, Minn.—Sam A. Rask, director Federal Land Bank, St. Paul. Duluth, Minn.-Stone Ordean Wells Co., R. A. Horr, general man-

ager. Duluth, Minn.—Consolidated Elevator Co., G. H. Spencer, vice

president.

president.

Minneapolis, Minn.—Barth Co. (Inc.), J. Guy Enos, president.

Minneapolis, Minn.—Minneapolis Civic and Commerce Association,
Owatonna, Minn.—G. W. Doolittle, real estate and insurance.
Owatonna, Minn.—Lynn S. Olson, banker.
Owatonna, Minn.—Wm. W. St. Clair, clothier.
Robbinsdale, Minn.—Howard Lumber Co. (Inc.), T. P. Howard.
Minneapolis, Minn.—Northwest Fruit & Produce Co., R. G. Gamble, vice president. Waseca, Minn.—J. P. Leuthold, merchant.

Waseca, Minn.—J. P. Leuthold, merchant.
Wheaton, Minn.—First. National Bank, Gordon Kristensen, cashier.
Duluth, Minn.—Cutler-Magner Co., Henry Laliberte, president.
Owatonna, Minn.—C. A. Tincher, insurance.
Owatonna, Minn.—E. K. Whiting, publisher.
Owatonna, Minn.—S. W. Kinyon, banker.
Owatonna, Minn.—C. I. Buxton, president Minnesota Implement

Mutual Fire Insurance Co.
Robbinsdale, Minn.—Sessing Hardware Co., J. E. Sessing.
Minneapolis, Minn.—Leo K. Stein & Co. (Inc.), L. K. Stein, presi-

Robbinsdale, Minn.—Geo. A. Lees.

Minneapolis, Minn.—W. A. White Brokerage Co. (Inc.), W. A. White, president.
Minneapolis, Minn.—Minneapolis Iron Store Co.
Minneapolis, Minn.—G. E. Rydell.
Minneapolis, Minn.—T. G. McCracken, vice president Retail Hardware Mutual Fire Insurance Co.

Minneapolis, Minn.—The Kildall Co., H. L. Griffith, president.

1933 Minneapolis, Minn.—S. W. Wells, president Wells Dickey Co. Minneapolis, Minn.—Miller Davis Co. Minneapolis, Minn.—S. & M. Tire Co. Minneapolis, Minn.—Dollenmayer Advertising Agency, Merrill Hutchinson, president.

Minneapolis, Minn.—Farnham Printing & Stationery Co., W. P.

Budd, secretary-treasurer. Minneapolis, Minn.—Brooks Elevator Co., Jay R. Martin, president. Minneapolis, Minn.—D. L. Raymond, president Victoria Elevator Rochester, Minn.—Roy Watson, Kahler Hotel. Minneapolis, Minn.—McGill Lithograph Co., C. H. McGill, president.

Rochester, Minn.—S. J. A. Malone, insurance.

Minneapolis, Minn.—Winston & Newell Co., wholesale grocers.

Minneapolis, Minn.—Minneapolis Knitting Works.

Minneapolis, Minn.—Bousfield Woodenware Co.

Minneapolis, Minn.—Northwestern Furniture Mart.

St. Paul, Minn.—W. P. Kenney, president Great Northern Railway.

St. Paul, Minn.—L. R. Molan, president Regan Bros. Co., Minneapolis, Minn.

Minneapolis, Minn.—Alvin Robertson Minneapolis, Minn.—Alvin Robertson. Minneapolis, Minn.—Smith Welding Equipment Corporation. Minneapolis, Minn.—William Bros. Boller & Manufacturing Co. Mankato, Minn.—Hubbard Milling Co. Mankato, Minn.—First National Bank & Trust Co. Rochester, Minn.—H. J. Harwick, Mayo Clinic. Minneapolis, Minn.—R. M. Heskett, vice president Montana-Dakota Power Co. Minneapolis, Minn.—K. W. Schuster, real estate.
Minneapolis, Minn.—M. W. Smith, president Fraser Smith Co.
Minneapolis, Minn.—Clarke Nicholson.
Minneapolis, Minn.—Minnesota Oil & Refining Co., A. P. McGlynn, president.

Rochester, Minn.—A. C. Gooding, president First National Bank.

Minneapolis, Minn.—Union Elevator Co., T. F. Armstrong, treasurer.

Rochester, Minn.—T. R. Lawler, merchant.

Mankato, Minn.—F. G. Thomas Drug Co.

Minneapolis, Minn.—Demueles Bros., L. E. Demueles, president.

Minneapolis, Minn.—Retail Merchants Mutual Fire Insurance Co.,

H. J. Dahn, president.

Minneapolis, Minn.—Stremel Bros. Manufacturing Co., W. E.

Stremel treasurer. Stremel, treasurer.

Minneapolis, Minn.—Manufacturers Association of Minneapolis (Inc.), W. C. MacFarlane, president.

St. Paul, Minn.—Theodore W. Griggs, chairman Griggs, Cooper & Co. Minneapolis, Minn.—Northwest Nash Motors (Inc.), C. S. Connor, president. Minneapolis, Minn.—Perry Harrison.
Minneapolis, Minn.—F. R. McQueen.
Winona, Minn.—H. C. Garvin, Bay State Milling Co. Fairmont, Minn.—H. C. Garvin, Bay State Milling Co.
Fairmont, Minn.—Webb & Zierke, dentists.
Fairmont, Minn.—Henry Johnson, dairyman and farmer.
Minneapolis, Minn.—Winkley Co., L. E. Jepson, president.
Minneapolis, Minn.—Carter Mayhew Manufacturing Co.
Minneapolis, Minn.—Van Dusen Harrington Co., J. B. Gilfillan,
president. Alexandria, Minn.—Phil J. Noonan. Minneapolis, Minn.—James Cowin. Minneapolis, Minn.—Wm. Dalrymple, jr., president Wm. Dalrymple Co.

Excelsior, Minn.—J. E. Hennessy & Co.

Minneapolis, Minn.—Minnesota Eng. & Col. Co., C. S. Duff, president; Beyceh Eng. Co., Gene Ford, president.

Fairmont, Minn.—First National Bank.

Minneapolis, Minn.—Wm. H. Ziegler, General Tractor & Construction Machinery Equipment Co.

Minneapolis, Minn.—Commercial Gas Co.

Minneapolis, Minn.—L. P. Dolliff Lumber Co.

Minneapolis, Minn.—The Curtis Yale Purvis Co.

Minneapolis, Minn.—Red Owl Stores (Inc.)

Minneapolis, Minn.—A. F. Pillsbury, treasurer Pillsbury Flour Minneapolis, Minn.—A. F. Pillsbury, treasurer Pillsbury Flour Mills Co. Duluth, Minn.—A. C. Weiss. Minneapolis, Minn.—S. G. Palmer Co., wholesale fruits and produce. St. Paul, Minn.—A. A. McDonnell. St. Paul, Minn.—H. H. Irvine, Hills Investment Co. St. Paul, Minn.—C. E. Elmquist, Clapp, Elmquist, Briggs, Gilbert & Macartney.

Ivanhoe, Minn.—Chas. Popeller.
Cloquet, Minn.—First National Bank.
Litchfield, Minn.—K. A. Danielson, physician and surgeon.
Litchfield, Minn.—J. C. Jacks, merchant.
Litchfield, Minn.—C. A. Anderson, druggist.
Litchfield, Minn.—Louis Halvoroson, farmer. Litchfield, Minn.—Louis Halvoroson, farmer.

Minneapolis, Minn.—Minneapolis Association of Credit Men.

Pipestone, Minn.—H. J. Petersen.

Litchfield, Minn.—C. W. Wagner, editor Litchfield Review.

Winona, Minn.—Wm. Rademacher.

Litchfield, Minn.—A. L. Pfiffner, banker.

Winona, Minn.—Stott & Son Corporation.

Winona, Minn.—H. W. Lea & Co., wholesale fruit.

Litchfield, Minn.—E. W. Campbell, lawyer.

Luverne, Minn.—G. W. Ahrendt, manager Rock County Cooperative Oil Co. Luverne, Minn.—G. W. Ahrendt, manager Rock County Cooperative Oil Co.

Windom, Minn.—Gustav Muller, clothier.

Windom, Minn.—I. A. Perkins, banker.

Windom, Minn.—Eli R. Lund, attorney.

Winona, Minn.—Max A. Conrad, president Conrad Fur Co. (Inc.).

Litchfield, Minn.—E. O. Hammer, banker.

Cloquet, Minn.—W. B. Driscoll, vice president the Northwest
Paper Co.

Litchfield, Minn.—A. I. Whitaker, agent, Great Northern Railway. Litchfield, Minn.—A. J. Whitaker, agent Great Northern Railway, Windom, Minn.—J. E. Foss, general store.
Windom, Minn.—O. J. Finstad, attorney at law and member of State Senate.
Windom, Minn.—A. A. Quevli, general store.
St. Paul, Minn.—C. H. Bigelow, president Garwell Ozmun Kirk & Co.

St. Paul, Minn.—Lytton J. Shields, president National Battery Co.

St. Paul, Minn.—J. L. Shiely, president J. L. Shiely & Co.

St. Paul, Minn.—C. W. Stott, president Stott Briquet Co.

Minneapolis, Minn.—C. W. Covington, president Reeves Coal & Minneapolis, Minn.—C. W. Covington, president Reeves Coal & Dock Co.

Le Sueur, Minn.—Edw. B. Cosgrove, president Minnesota Valley Canning Co.

Fairmont, Minn.—Park Motor Co., Ford agents.

Fairmont, Minn.—Frank E. Dougherty, attorney.

Minneapolis, Minn.—Gamble Robinson Co.

Minneapolis, Minn.—C. C. Massie, president of Northrup King & Co.
Fairmont, Minn.—Lester Cline, farmer.
Des Moines, Iowa.—H. A. Monson.
Des Moines, Iowa.—Fred Bohen, president Meredith Publishing Mason City, Iowa.—J. E. Decker & Sons. Mason City, Iowa.—F. J. Hanlon, president Peoples Gas & Electric Mason City, Iowa.—Northwestern States Portland Cement Co., B. A. MacDonald, assistant to president. Mason City, Iowa.—Earl Smith, firm member of Smith & Feeney, attorneys.

Mason City, Iowa.—Earl Smith, firm member of Smith & Feeney, attorneys.

Mason City, Iowa.—W. G. C. Bagley, president First National Bank of Mason City.

Peorla, Ill.—H. C. Griffin.

Chicago, Ill.—Amos Ball Standard Oil Co., Indiana.

Chicago, Ill.—Allan Jackson, Standard Oil Co., Indiana.

Joliet, Ill.—H. E. Bruce.

South Bend, Ind.—C. H. Wagner.

Kansas City, Mo.—J. W. Wilson.

St. Louis, Mo.—G. W. Coldsnow.

Wichita, Kans.—R. S. Orr.

Portland, Me.—Charles Thornton Libby.

Spokane, Wash.—Clarence D. Martin, president F. M. Martin Grain & Milling Co.; John W. Graham, president John W. Graham & Co.; H. H. Hebert, president Kemp & Hebert; Robert Insinger, W. H. Murgittroyd, president Tru Blu Biscuit Co.; Eugene B. Favre, president Murphey, Favre & Co.; Joel E. Ferris, president Ferris & Hardgrove; Eric A. Johnston, president Spokane Chamber of Commece; W. M. Marshall, president Spokane Eastern Co.; Dr. F. G. Sprowl, physician.

Louisville, Ky.—Fred J. Dolle, president Fourth Avenue Amusement Co. ment Co.
Milwaukee, Wis.—J. H. Budde.
New York, N. Y.—Fisher A. Buell, 1 Wall Street, New York, N. Y.
Philadelphia, Pa.—John H. Mason.
Denver, Colo.—Frank L. Cochran.
Keuka, N. Y.—J. Bruce Kremer.
Hot Springs, S. Dak.—L. E. Highley, mayor.
Edmore, N. Dak.—Aslakson Mercantile Co.; Vanosdel & Goulding
Co.; Edmore Oil Co.; Union State Bank.
Litchfield, Minn.—Minot Motor Co., by H. J. Minar.
Litchfield, Minn.—Farmers & Merchants Cooperative Association,
by John E. Teberg, manager.
Minneapolis, Minn.—Gluek Brewing Co., by Charles Gluek, vice
president. ment Co. & Macartney.

St. Paul, Minn.—Watson P. Davidson, president Davidson Co.

St. Paul, Minn.—W. L. McKnight, president Minnesota Mining & Manufacturing Co.

Litchfield, Minn.—City of Litchfield, Alfred Anderson, mayor.

Litchfield, Minn.—Litchfield Community Club, V. A. Sederstrom, president. president.
Litchfield, Minn.—Litchfield Produce Co., A. F. Peifer, manager.
Huron, S. Dak.—Geo. W. Wright.
Ranger, Tex.—W. E. Melton, Ford dealer.
Atlanta, Ga.—Dinkler Hotels Co. (Inc.).
Denton, Tex.—H. M. Russell, president H. M. Russell & Sons Co.
Hampton, N. H.—Hampton Center Garage.
Victorville, Calif.—Victorville Lions Club.
Litchfield, Minn.—E. M. Lenhardt, proprietor Lenhardt Hotel.
Hastings, Minn.—Local Oil Co., H. V. Hagdorn. Duluth, Minn.-J. W. Galvin, secretary-treasurer A. D. Thomson

secretary

Hastings, Minn.—Kingsly & Son, L. P. Kingsly.
Litchfield, Minn.—Geo. Beckstrand, county treasurer.
Hastings, Minn.—Graus Department Store & Lumber Yard, W. C.

Litchfield, Minn.-Frank G. Koktavy, proprietor Electric Maid

Bake Shop.
Detroit, Mich.—R. D. McKnight, Essex Broadcasters (Inc.) Detroit, Mich.-W. H. Burritt, vice president Kelvinator Corpora-

Hot Springs, S. Dak.—Hot Springs Star, H. L. Hayden, editor. Sioux Falls, S. Dak.—O. V. Meyhaus, president Corn Exchange Savings.

Marshall, Minn.—Farmers Elevator & Milling Co., V. B. Tubbs. Marshall, Minn.—Marshall Cooperative Shipping Association, E. A. Johnson.

-J. M. Voelker, auctioneer for 20 years in Winona County and Government inspector for the Regional Agricultural Credit Corporation of Minneapolis.

Virginia, Minn.—Frank G. Harris, publisher. Saltville, Va.—E. A. Ults, Mathieson Alkali Works. Grandin, N. Dak.—Farmers Grain Co.

Savannah, Ga.—Arthur W. Solomon. Maddock, N. Dak.—Farmers Cooperative Association. Maddock, N. Dak.—Maddock Farmers Grain Co.

Granville, N. Dak.-H. L. Nienaber.

Granville, N. Dak.—Farmers Elevator Co.
Granville, N. Dak.—Granville Cash Store.
Waterville, Minn.—John Fahning, for Equity Elevator Co. and
Fahning Lampert Lumber Co.
Dell Rapids, S. Dak.—John Hermanson, secretary-treasurer South

Deli Rapids, S. Dak.—John Hermanson, secretary-treasurer South Dakota Funeral Directors Association.

Carson, N. Dak.—R. H. Leavitt, J. H. Delange, J. W. Evens, Wm. Kosta, Chas. F. Schick, Wm. Prosise.

Detroit, Mich.—Geo. R. Fink, president National Steel Corporation. Detroit, Mich.—G. W. Mason, president Kelvinator Corporation. Buffalo, N. Y.—Jos. Mattison, O'Brian Potter & Co. Buffalo, N. Y.—Wolf Pincus, president Niagara Apparel Co.

Mr. GLASS. Mr. President, I now have concluded for the present my remarks upon this banking measure. I think the Senate will agree that I have discussed the bill itself and its various provisions and have not sought in any respect uselessly to consume the time of the Senate. I now yield the floor.

The PRESIDING OFFICER (Mr. George in the chair). The question is on the amendment proposed by the Senator from Louisiana [Mr. Long] to the amendment offered by the Senator from Michigan [Mr. VANDENBERG].

Mr. VANDENBERG. Mr. President, I send to the desk a copy of my pending amendment, as perfected by me, and ask that it may be considered as read and reprinted for the use of the Senate to-morrow, and also that it may be printed in the RECORD.

There being no objection, the amendment, as perfected by Mr. Vandenberg, was ordered to be printed, and to be printed in the RECORD, as follows:

On page 45, line 8, after the period, insert the following: "Except in a city, town, or village where there is no National or State bank regularly transacting customary banking business, no such association shall establish a branch except by taking over a unit bank existing at the time of the enactment hereof or an affiliate of such association."

Mr. ROBINSON of Arkansas. Question!

Mr. McNARY. Mr. President, if no Senator desires to go forward with the debate this evening-

Mr. ROBINSON of Arkansas. Let us have a vote, Mr. President, unless some Senator wishes to speak.

The PRESIDING OFFICER. The Senator from Oregon has the floor.

Mr. BLAINE. Mr. President-

The PRESIDING OFFICER. The Senator from Wisconsin is recognized.

Mr. THOMAS of Oklahoma. Mr. President—
The PRESIDING OFFICER. Does the Senator from Wisconsin yield to the Senator from Oklahoma?

Mr. BLAINE. I yield.

Mr. THOMAS of Oklahoma. I suggest the absence of a quorum.

The PRESIDING OFFICER. The absence of a quorum being suggested, the clerk will call the roll.

The legislative clerk called the roll, and the following Senators answered to their names:

Ashurst Austin Bailey

Bankhead Barbour Barkley

Bingham Black Blaine

Borah Bratton Brookhart

Broussard	Glenn	Logan	Shipstead
Bulkley	Goldsborough	Long	Shortridge
Bulow	Gore	McGill	Smith
Byrnes	Grammer	McKellar	Smoot
Capper	Hale	McNary	Steiwer
Caraway	Harrison	Metcalf	Stephens
Connally	Hastings	Moses	Swanson
Coolidge	Hatfield	Neely	Thomas, Idaho
Copeland	Hawes	Norbeck	Thomas, Okla.
Costigan	Havden	Norris	Townsend
Couzens	Hebert	Nye	Trammell
Cutting	Howell	Oddie	Tydings
Dale	Hull	Patterson	Vandenberg
Davis	Johnson	Pittman	Wagner
Dickinson	Kean	Reynolds	Walcott
Fess	Kendrick	Robinson, Ark.	Walsh, Mass.
Fletcher	Keyes	Robinson, Ind.	Walsh, Mont.
Frazier	King	Russell	Watson
George	La Follette	Schuyler	Wheeler
Glass	Lewis	Sheppard	White

The PRESIDING OFFICER. Ninety-two Senators having answered to their names, a quorum is present.

Mr. BLAINE. Mr. President, it is not my desire at this hour of the day to direct my attention to all the features of branch banking. I shall direct my attention at the outset, however, to a discussion of the so-called hearing on branch banking that has been had here this afternoon—that is, the grand finale of the Senator from Virginia in presenting telegrams, supposedly sent by the free will of the senders and without any suggestion from any other source, and without any other information that the respective senders had on branch banking, and particularly the details of this bill when they sent the telegrams.

Before entering upon a discussion of that character of evidence that has been submitted in behalf of branch banking, I assume that the Senator from Oregon [Mr. McNary]he having risen before I rose to address the Chair-had intended to move for a recess. I was going to inquire what might be the purpose of the Senator respecting that move, so that I might accommodate myself accordingly in the arrangement of my remarks.

Mr. McNARY. Mr. President-

The PRESIDING OFFICER. Does the Senator from Wisconsin yield to the Senator from Oregon?

Mr. BLAINE. I do.

Mr. McNARY. I had risen for the purpose of suggesting a recess if there was no further business to be transacted. The able Senator from Arkansas, however, thought we should go forward.

Mr. ROBINSON of Arkansas. Mr. President, I do not see any objection to a recess if the Senator having the floor and the Senator from Oregon desire to take a recess. It is perfectly apparent that no vote is to come to-day; and, therefore, so far as I am concerned, I do not object.

Mr. McNARY. Mr. President, will the Senator yield to me?

Mr. BLAINE. I yield.

Mr. WHEELER. Mr. President-

Mr. LONG. Mr. President, before the recess is taken may I be allowed to make a statement?

Mr. McNARY. I yield first to the Senator from Montana. Mr. WHEELER. I desire to make this statement:

Since I objected to the unanimous-consent agreement which was proposed by the senior Senator from Arkansas [Mr. Robinson] I have conferred with the Senator from New Mexico [Mr. Bratton] with reference to perfecting the amendment which he offered. As far as I am concerned, I shall not object if the Senator from Arkansas desires to renew his proposal and let us get a vote upon the amendment offered by the senior Senator from New Mexico as perfected by him.

Mr. ROBINSON of Arkansas. Mr. President-

Mr. McNARY. I yield to the Senator from Arkansas.

Mr. ROBINSON of Arkansas. I think it is very unfortunate that an agreement has not been reached. I have been served with notice that an objection will be made if the request is renewed from any source.

Mr. LONG. May I ask the Senator from whom he has received such notice?

Mr. COUZENS. Mr. President, will the Senator yield? Mr. McNARY. I yield to the Senator from Michigan.

Mr. COUZENS. I do not desire to embarrass the Senator from Arkansas by having him required to answer the question propounded by the Senator from Louisiana. I wish to say that I told the Senator from Arkansas that any proposal to withdraw the cloture petition would be objected to by me. I resent the conduct of the lame-duck leadership over here in a conspiracy to continue this sort of a filibuster; and therefore I am desirous of having all Senators on record as to whether or not they are willing to put cloture on that kind of a filibuster.

Mr. NORRIS. Mr. President, may I interrupt the Senator from Michigan?

Mr. McNARY. I have the floor. I yield now to the Senator from Louisiana.

Mr. LONG. I am willing to yield to the Senator from Nebraska. I ask to be heard after him.

Mr. NORRIS. I should like to say, in answer to the suggestion made by the Senator from Michigan [Mr. Couzens], that, in the minds of a great many Senators here, the question of cloture involves something that is fundamental, and that is entirely beyond any particular controversy. Therefore, in voting upon the cloture, there will be many Senators who will feel disposed to vote against cloture under any circumstances who have no sympathy with any filibuster that is going on.

Mr. LONG. Mr. President-

Mr. McNARY. I yield to the Senator from Louisiana. Mr. LONG. I simply wish to clear my position about this matter.

I have devoted the day to getting a consent agreement from those of us who had opposed this bill; and after having labored the entire day, and having secured that consent, one of the proponents of this bank bill has objected to the unanimous consent.

I just want that understood. I have labored the day to get this agreement; and, after the day has been spent, it is objected to by the Senator from Michigan [Mr. Couzens], a proponent of this bill. That Senator objects to the agreement which has been reached by the opponents and proponents of the bill. I just want my position understoodthat it is the Senator from Michigan who has prevented the unanimous-consent agreement.

Mr. COUZENS. Mr. President, will the Senator yield? The PRESIDING OFFICER. Does the Senator from Oregon yield to the Senator from Michigan?

Mr. McNARY. I yield.

Mr. COUZENS. I desire to point out that the Senator from Louisiana has spent four hours of the Senate's time in trying to get an agreement, and that, at 4.35, perhaps two hours before the time of voting on cloture, he desires a unanimous-consent agreement. So far as the two hours' delay is concerned, I am entirely willing to accept the responsibility for that.

Mr. LONG. Mr. President, I wish to say further that I was advised by the leaders on both sides of the Chamber all day long that they did not think cloture could be voted. and that my efforts were not in the fear of it, and that, after having been advised by the leaders on this side and by advice on the other side that they doubted the possibility of any cloture, I have labored with that understanding to bring about this consent agreement.

Mr. TRAMMELL submitted an amendment intended to be proposed by him to Senate bill 4412, which was ordered to be considered as read, to lie on the table, and to be printed, and to be printed in the RECORD, as follows:

On page 44, strike out the proviso in lines 24 and 25, and on page 45, lines 1 to 8, inclusive, in the following words:
"Provided, That, if by reason of the proximity of such an asso-

ciation to a State boundary line, the ordinary and usual business of such association is found to extend into an adjacent State, the Federal Reserve Board may permit the establishment of a branch or branches by such association in an adjacent State but not beyond a distance of 50 miles from the place where the parent bank is located. No such association shall establish a branch outside of the city, town, or village in which it is situated unless than a paid-in and unimpaired capital stock of not less than it has a paid-in and unimpaired capital stock of not less than \$500,000."

MESSAGE FROM THE HOUSE

A message from the House of Representatives by Mr. Chaffee, one of its clerks, announced that, pursuant to Senate Concurrent Resolution 38, the Speaker had appointed Mr. Woodrum, Mr. Granfield, Mr. Rogers, Mrs. Eslick, Mr. Mapes, Mr. Beedy, and Mr. Carter of California members on the part of the House to join a committee on the part of the Senate to make all arrangements and publish a suitable program for the joint session of the two Houses of Congress to commemorate the life, character, and public service of the late Calvin Coolidge, former President of the United States.

ENROLLED BILL SIGNED

The message also announced that the Speaker had affixed his signature to the enrolled bill (H. R. 13975) making appropriations to supply urgent deficiencies in certain appropriations for the fiscal year ending June 30, 1933, and prior fiscal years, to provide supplemental appropriations for the fiscal year ending June 30, 1933, and for other purposes, and it was signed by the Vice President.

FINAL ASCERTAINMENT OF ELECTORS

The VICE PRESIDENT laid before the Senate letters from the Secretary of State, transmitting, pursuant to law, copies of the certificates of the Governors of the States of Idaho and Pennsylvania of the final ascertainment of electors for President and Vice President in their respective States at the election of November 8, 1932, which were ordered to lie on the table.

PETITIONS AND MEMORIALS

The VICE PRESIDENT laid before the Senate the following concurrent resolution of the Legislature of the State of New York, which was referred to the Committee on Banking and Currency:

STATE OF NEW YORK, IN SENATE Albany, N. Y., January 9, 1933. By Mr. Mandelbaum

Whereas there exists a great problem confronting the Nation as well as the State, that of unemployment, causing severe hardships

and starvation; and Whereas millions are unable to obtain any kind of employment which tends to make for an unsatisfied citizenry, in that it prevents suitable home life and proper education, and for the general

welfare of the human being; and
Whereas this emergency of unemployment relief is becoming
greater and greater every day throughout the State and Nation;

Whereas the Reconstruction Finance Corporation was created for the purpose of relieving this distress of unemployment and business depression; and

Whereas it is a matter of record that the administration of the Reconstruction Finance Corporation is restrictive in the allocation

whereas Senator Robert F. Wagner has to-day introduced a measure providing for seven significant changes in the relief law—

1. It removes all limitations on the amount which may be lent to States for relief purposes. This sum originally was fixed at

\$300,000,000 for a 2-year period;
2. Instead of requiring a State to exhaust its own resources, the new bill makes Federal funds available when a governor certifies that a loan is necessary "to supplement the relief resources of the State";

3. Instead of continuing the existing month-to-month loan sys-

tem, it contemplates 6-month loans;

4. Future loans will be authorized by a special committee, appointed by the President, on the basis of their knowledge of social problems instead of by the present Reconstruction Finance Cor-

problems instead of by the present Reconstruction Finance Corporation personnel;

5. A \$10,000,000 fund is established to make outright grants to States to enable them to handle the problem of the "transient boy" which social workers and many Senators regard as one of the most significant developments of the depression;

6. The self-liquidating loan project section is liberalized to remove the pay-as-you-go earning requirement for loans and to substitute the judgment of the board as to whether the proposed construction is "needful and economically sound";

7. In the present law, rates are left to the discretion of the board. The Wagner bill provides that construction loans to States, municipalities, and public bodies shall be only one-half of 1 per cent more than the last rate paid by the Federal Government for long-term financing: Now, therefore, be it

Resolved (if the assembly concur), That Congress be memorialized to adopt the aforesaid bills and recommendations as proposed by Senator Wagner; and be it further

Resolved (if the assembly concur), That a copy of this resolution be transmitted to the Secretary of the Senate, and the Clerk of the House of Representatives, and to each Member of Congress and to each Senator elected from the State of New York at Washington, D. C.

By order of the senate.

P. H. O'CONNELL, Clerk.

IN ASSEMBLY, January 10, 1933.

Concurred in without amendment. By order of the assembly.

FRED W. HAMMOND, Clerk.

Mr. KEAN presented a memorial, numerously signed, of sundry citizens of the State of New Jersey, remonstrating against the passage of legislation legalizing liquors with a stronger alcoholic content than one-half of 1 per cent, which was ordered to lie on the table.

Mr. WALSH of Massachusetts presented a letter in the nature of a petition from Rev. J. F. Knipschild, superintendent, etc., on behalf of the Southern New England Conference of Seventh-day Adventists, New Bedford, Mass., praying for the maintenance of the eighteenth amendment to the Constitution and the national prohibition law, which was ordered to lie on the table.

He also presented a resolution adopted by the Woman's Christian Temperance Union of Marshfield, Mass., protesting against the repeal of the eighteenth amendment to the Constitution or the repeal or modification of the national prohibition law, which was ordered to lie on the table.

Mr. COPELAND presented a letter in the nature of a memorial from Mrs. Milward Crosby and other citizens of Brooklyn, N. Y., remonstrating against the futility of war, and favoring the settlement of disputes between nations by round-table conferences and other peaceful methods, which was referred to the Committee on Foreign Relations.

He also presented a petition of sundry citizens of the District of Columbia, praying for the passage of the socalled Copeland bill, being the bill (S. 5388) to authorize the payment of taxes and assessments on family dwellings in the District of Columbia in quarterly installments, and for other purposes, which was referred to the Committee on the District of Columbia.

He also presented resolutions adopted by the Woman's Christian Temperance Union of White Plains and the congregation of the Methodist Episcopal Church of Oriskany Falls, in the State of New York, protesting against the repeal of the eighteenth amendment of the Constitution or the repeal or modification of the national prohibition law, which were ordered to lie on the table.

Mr. GRAMMER presented memorials of sundry citizens of Shelton, Wash., remonstrating against the repeal of the eighteenth amendment of the Constitution or the repeal or modification of the national prohibition law, which were ordered to lie on the table.

He also presented letters and telegrams in the nature of petitions from sundry citizens and business companies in the States of Washington, California, Missouri, and Oregon and the Territory of Alaska, praying for the passage of the bill (H. R. 13790) to provide revenue, to provide employment for American labor, and to encourage the industries and agriculture of the United States by compensating for depreciation in foreign currencies, which were referred to the Committee on Finance.

He also presented the following joint memorial of the Legislature of the State of Washington, which was referred to the Committee on Banking and Currency:

Senate Joint Memorial No. 1, memorializing the Congress of the United States of America concerning acceptance of bonds of municipalities for the issuing of currency

Be it resolved, That the constitutional power of Congress to coin money and issue currency be exercised directly for the benefit of the people of the United States in the carrying out of their public works; that suitable legislation be enacted establishing a standard of integrity and sound economy of municipal bond issues, giving to municipalities which meet such standards the right to receive national currency on the pledge of its bonds the same as financial institutions receiving national currency on the pledge of bonds at this time:

Whereas the interest burden of our governmental divisions on

Whereas the interest burden of our governmental divisions on bond issues is absorbing a very substantial part of the income of our public activities, depriving the public of the use of this large share of the public funds for direct expenditures; and

Whereas national currency is issued to banks secured by bonds purchased by such banks; and

Whereas the same security would exist for such currency if municipalities were themselves to deposit their bonds and receive the money loaned thereon for public improvement directly from the Government of the United States of America; and

Whereas the interest on the municipality's bonds so pledged should revert to the borrowing municipality; Now, therefore, be it

Whereas the interest on the municipality's bonds so pledged should revert to the borrowing municipality: Now, therefore, be it Resolved, That such bonds be issued as 20-year obligations, bearing 6 per cent interest; that 5 per cent of such bonds be retired on the payment of interest annually, and that the outstanding currency be retired at the same rate; that 1 per cent of the interest be used for the payment of the expenses in administering this progress; and be it further

Resolved, That such currency, secured by the bonds as above described, be legal tender for the payment of all taxes and for all debts, public and private; and be it further

Resolved, That the secretary of this body transmit duly certified copies of this resolution to the Senate and House of Representatives of the United States of America as a memorial to Congress of this legislature; and be it further

of this legislature; and be it further

Resolved, That other legislatures and municipalities be, and

hereby are, invited to join in this appeal to Congress.

FLOOD CONDITIONS ON THE GREEN RIVER, WASH.

Mr. GRAMMER. Mr. President, I ask unanimous consent to have printed in the RECORD and appropriately referred letters from Mr. E. G. Ames and Mr. Ernest B. Hussey, both of Seattle, Wash., relating to flood conditions on the Green

River in my State.

There being no objection, the letters were referred to the Committee on Commerce and ordered to be printed in the RECORD, as follows:

> PUGET MILL CO. Seattle, January 9, 1933.

Hon. E. S. Grammer,

United States Senate, Washington, D. C.

Dear Mr. Grammer: I see by the Congressional Record that you have introduced in the Senate a resolution of the Kent Commercial Club favoring the passage of House bill 11930, authorizing a survey of Green River in the State of Washington.

If the Congress could have seen what I saw vectorday during an

a survey of Green River in the State of Washington. If the Congress could have seen what I saw yesterday during an automobile ride up the valley, they would have been digging to-day, rather than passing a bill authorizing a survey. There is a big flood in the valley right at this moment, and the bridges and roads were being watched very carefully. Farms were flooded and cattle were finding the high places, standing, doing nothing, as there was nothing for them to eat and no dry place for them to lie down. Just south of Kent, on the way to Auburn, we rode along a cement-paved road which had been staked out by the highway engineers so that the automobiles need not get off the road. The water was from 8 to 10 inches over the paving. Wishing you every success in your new line. I am.

Wishing you every success in your new line, I am,

Sincerely yours,

SEATTLE, WASH., January 10, 1933.

Hon. E. S. GRAMMER,

Senate Office Building, Washington, D. C.

My Dear Senator: Our mutual friend Mr. E. G. Ames has called
my attention to your having introduced in the United States Senate on the 4th instant House bill 11930, authorizing survey of
Green River in this State.

Having been identified for many years with various of the rivers discharging directly or indirectly their waters into Puget Sound, and knowing well the great damage occurring at intervals to extensive valuable areas of agricultural lands by these rivers overflowing

sive valuable areas of agricultural lands by these rivers overflowing their banks, I am keenly interested in your support of this bill and sincerely hope it will be enacted.

You probably appreciate the fact that during this year the White River Valley from beyond Auburn to Elliot Bay has been so flooded as to render impassable areas of the north and south highways passing through the valley. Such a condition now prevails since the last three or four days.

I have discussed with Mr. Ames several times the necessity the United States Engineers Corps realize to obtain additional water flowing into Lake Washington to meet the increasing requirements during normal times of water for lockage of ships passing through the locks of Lake Washington ship canal. If the waters of Green River, now running to waste through Duwamish River into Elliot Bay could be diverted into Lake Washington in the vicinity of Renton the highly desirable increase of water for lockage would Bay could be diverted into Lake Washington in the vicinity of Renton the highly desirable increase of water for lockage would thereby be readily afforded. Such a scheme would at the same time accomplish the rectification of Green River running northward from Kent through the valley to Renton as to entirely eliminate a repetition of the destructive consequences of the overflow of farm lands during maximum flood periods.

This subject merits a thorough survey and study favorable to evolve the most economic method to accomplish the discharge of the waters of Green River into Lake Washington. The results that would accrue from the adoption of some well-developed

economical plan for this accomplishment thoroughly warrant the vision and provided expenditure embraced by said bill, and I congratulate you for having lent your support to this meritorious measure.

Yours faithfully,

ERNEST B. HUSSEY.

REPORTS OF COMMITTEES

Mr. VANDENBERG, from the Committee on Commerce, to which was referred the bill (S. 5370) to extend the times for commencing and completing the construction of a bridge across the Missouri River at or near Farnham Street, Omaha, Nebr., reported it with amendments and submitted a report (No. 1068) thereon.

He also, from the same committee, to which was referred the bill (H. R. 13535) to extend the times for commencing and completing the construction of a bridge across the Missouri River at or near Garrison, N. Dak., reported it without amendment and submitted a report (No. 1078) thereon.

Mr. McGILL, from the Committee on Naval Affairs, to which was referred the bill (S. 3405) for the relief of Raymond Ambrose Nichols, reported it without amendment and submitted a report (No. 1069) thereon.

Mr. SHORTRIDGE, from the Committee on Naval Affairs, to which was referred the bill (S. 3008) granting an honorable discharge to Timothy J. Long, reported it with amendments and submitted a report (No. 1070) thereon.

He also, from the same committee, to which were referred the following bills, reported them severally without amendment and submitted reports thereon:

S. 4382. An act for the relief of Wayne Bert Watkins (Rept. No. 1071);

S. 5397. An act to confer the degree of bachelor of science upon graduates of the Naval Academy (Rept. No. 1072);

H. R. 964. An act for the relief of Howard Emmett Tall-madge (Rept. No. 1073); and

H.R. 2599. An act for the relief of Henry Dixon Line-barger (Rept. No. 1074).

Mr. WALSH of Massachusetts, from the Committee on Naval Affairs, to which were referred the following bills, reported them each without amendment and submitted reports thereon:

S. 2582. An act for the relief of Leo James McCoy (Rept. No. 1076); and

S. 4085. An act for the relief of Dominick Edward Maggio (Rept. No. 1077).

Mr. FESS, from the Committee on the Library, to which was referred the joint resolution (S. J. Res. 231) to change the name of "Roosevelt Island" to "Theodore Roosevelt Island," reported it without amendment and submitted a report (No. 1075) thereon.

Mr. HOWELL, from the Committee on Claims, to which were referred the following bills, reported them each with an amendment and submitted reports thereon:

S. 3972. An act for the relief of Alva D. McGuire, jr. (Rept. No. 1079); and

S. 4144. An act for the relief of W. P. Fuller & Co. (Rept. No. 1080).

Mr. HOWELL also, from the Committee on Claims, to which were referred the following bills, reported them severally without amendment and submitted reports thereon:

S. 254. An act authorizing adjustment of the claim of the Chicago, North Shore & Milwaukee Railroad Co. (Rept. No. 1081);

S. 1463. An act for the relief of William Powell (Rept. No. 1082):

S. 4274. An act to authorize the Department of Agriculture to issue a duplicate check in favor of Department of Forests and Waters, Commonwealth of Pennsylvania, the original check having been lost (Rept. No. 1083);

S. 4782. An act authorizing adjustment of the claim of Arthur R. Saffran (Rept. No. 1084);

S. 4844. An act for the relief of C. N. Hildreth, jr. (Rept. No. 1085);

S. 5085. An act for the relief of Leslie Jensen (Rept. No. 1086); and

S. 5413. An act for the relief of the Booth Fisheries Co. (Rept. No. 1087).

ENROLLED BILLS PRESENTED

Mr. VANDENBERG, from the Committee on Enrolled Bills, reported that on to-day, January 18, 1933, that committee presented to the President of the United States the following enrolled bills:

S. 4340. An act authorizing the District Court of the United States for the Eastern District of Oklahoma to hear and determine certain claims of the Seminole Nation or Tribe of Indians;

S. 4791. An act to amend the United States mining laws applicable to the city of Prescott municipal watershed in the Prescott National Forest within the State of Arizona;

S. 5183. An act granting the consent of Congress to the Board of County Commissioners of Allegheny County, Pa., to construct, maintain, and operate a toll bridge across the Monongahela River between the city of Pittsburgh and the borough of Homestead, Pa.;

S. 5231. An act to extend the times for commencing and completing the construction of a bridge across the Missouri River at or near Randolph, Mo.; and

S. 5252. An act providing for payment of \$25 to each enrolled Chippewa Indian of Minnesota from the funds standing to their credit in the Treasury of the United States.

BILLS INTRODUCED

Bills were introduced, read the first time, and, by unanimous consent, the second time, and referred as follows:

By Mr. BARBOUR:

A bill (S. 5446) to provide an appropriation for the payment of claims of persons who suffered property damage, death, or personal injury due to the explosion at the naval ammunition depot, Lake Denmark, N. J., July 10, 1926; to the Committee on Claims.

By Mr. BROUSSARD:

A bill (S. 5447) granting an increase of pension to Russell B. Powers (with accompanying papers); to the Committee on Pensions.

By Mr. McGILL:

A bill (S. 5448) granting a pension to Walter Perry Hill; to the Committee on Pensions.

By Mr. WALSH of Massachusetts:

A bill (S. 5449) for the relief of T. Perry Higgins; to the Committee on Claims.

By Mr. HULL:

A bill (S. 5450) providing for loans or advances by the Reconstruction Finance Corporation for the purpose of securing the postponement of the foreclosure of farm mortgages for a period of two years, and for other purposes; to the Committee on Banking and Currency.

By Mr. JOHNSON:

A bill (S. 5451) to authorize the presentation to Robert A. Roos of a distinguished-service medal; to the Committee on Military Affairs.

By Mr. REED:

A bill (S. 5452) for the relief of Charles J. Webb Sons Co. (Inc.) (with accompanying papers); to the Committee on Claims

A bill (S. 5453) granting a pension to Christina M. Rock-well; to the Committee on Pensions.

AMENDMENT TO TREASURY AND POST OFFICE DEPARTMENTS APPROPRIATION BILL

Mr. KING submitted an amendment intended to be proposed by him to House bill 13520, the Treasury and Post Office Departments appropriation bill, which was ordered to lie on the table and to be printed, as follows:

On page —, line —, to insert: "Notwithstanding any other provision of law, the Postmaster General shall not let any new air mail contracts or renew or extend existing air mail contracts until the Congress shall hereafter specifically so provide."

GOVERNMENT PURCHASE OF AMERICAN GOODS

Mr. WALSH of Massachusetts submitted an amendment intended to be proposed by him to the bill (H. R. 10743) to require the purchase of domestic supplies for public use and the use of domestic materials in public buildings and works, which was referred to the Committee on Commerce, ordered to be printed, and to be printed in the Record, as follows:

On page 2, line 14, after the word "used," to insert the words "or the articles, materials, or supplies from which they are manufactured.'

AIR MAIL CONTRACTS

Mr. KING submitted a resolution (S. Res. 333), which was ordered to lie on the table, as follows:

Whereas it has been reported that there is in contemplation the letting of new air mail contracts and the extension of existing air mail contracts, some of which provide for service which will parallel existing lines; and

Whereas before further contracts or extensions should be made it is desirable that full investigation be made by the Congress with a view to determining whether such contracts or extensions are improvident or not desirable in the public interest: Therefore

Resolved. That it is the sense of the Senate that the Postmaster General should not let any new air mail contracts or renew or extend existing air mail contracts until the Congress shall hereafter specifically so provide.

ANALYSIS OF IMPORT AND EXPORT TRADE

Mr. COSTIGAN submitted the following resolution (S. Res. 334), which was referred to the Committee on Finance:

Resolved, That the United States Tariff Commission is hereby directed, under section 332 (g) of the tariff act of 1930 and for the purposes of that section, to investigate, particularly by resort to available files and records, and to report thereon to the Senate

to available files and records, and to report thereon to the Senate assembled data, furnishing the Senate completed portions thereof as promptly as conditions permit, on the following subjects:

(1) An analysis of the composition of the import and export trade of the United States with each of the foreign countries with which the United States has important commercial relations, accompanied, where feasible, by a list of the tariff and other trade restrictions imposed since January 1, 1922, by each such foreign country on articles now or formerly imported from the United States, a discussion of alternative sources of such articles, an analysis of the invisible items entering into the balance of trade with each such country, and other significant economic and competitive facts affecting trade therewith.

(2) Early revisions of the summaries of tariff information here-

and competitive facts affecting trade therewith.

(2) Early revisions of the summaries of tariff information heretofore compiled by the United States Tariff Commission which
will particularly indicate (a) the character of production of imports and exports of the United States and the production in
foreign countries of articles or types and grades of articles not
exported to the United States, or so exported only in minor
quantities, with the reasons therefor; (b) advantages and disadvantages affecting the sale of domestic and foreign products
in the markets of the United States and in important foreign
markets; (c) concentration of control of foreign and domestic
industries; and (d) other tariff problems, including those arising
from the use of substitute articles, presented by industries
selected for specified and significant reasons by the United States
Tariff Commission. Tariff Commission.

INVESTIGATION BY TARIFF COMMISSION—CALF AND KIP UPPER LEATHER

Mr. COPELAND submitted a resolution (S. Res. 335), which was ordered to lie on the table, as follows:

Resolved. That the United States Tariff Commission is hereby directed to investigate, for the purposes of section 336 of the tariff act of 1930, the differences in the cost of production between the domestic article and the foreign article, and to report at the earliest date practicable upon calf and kip upper leather.

PRINTING OF COMMITTEE HEARING ON BANKING BILL

Mr. THOMAS of Oklahoma. Mr. President, I introduce a Senate resolution and ask that it be printed in the RECORD and lie on the table.

The resolution (S. Res. 336) was read and ordered to lie on the table, as follows:

Whereas on Saturday, January 7, 1933, the Senate Banking and Currency Committee held hearings at which one John A. Carroll, chairman of the board of Hyde Park-Kenwood National Bank, et al., Chicago, Ill., appeared and testified; and

Whereas the testimony given by said John A. Carroll and the proceedings had in connection with the submission of such testimony has been transcribed by Hart, Dice & Carlson, shorthand reporters of 416 Fifth Street NW., Washington, D. C., and a transcribed by the control of th script of such testimony and proceedings is now in the possession of the said Committee on Banking and Currency; and
Whereas such transcript of such testimony and proceedings is not to be printed; and

Whereas such transcript shows that no hearing was held on section 19 of Senate 4412—such section 19 containing the branch banking provision of such bill; and

Whereas such transcript contains the following statements to be found on the respective pages and indicated hereunder:

1. Page 23:
"The CHAIRMAN. I did not admit the absence of a quorum yesterday and to-day * * *."

"The CHAIRMAN, I told Senator GLASS in the Chamber that I was getting some complaints because the bill had been changed after the hearings; when practically all the hearings had been concluded. There really has never been a hearing on the branch banking feature, that is now embodied in section 19 * *."

3. Page 23:
"The CHAIRMAN. This bill has been changed many times since the hearings started. The hearings covered a period of over two years on this bill."

4. Page 24:
"The CHAIRMAN. Now then, what hearings have been held on this particular bill?"

"Senator Bulkley. I did not know that any have.
"The Chairman. That is the point, I think."

"The CHAIRMAN. That is the point, I think.

5. Page 25:

"Senator Bulkley. I understand that there was never a hearing of any kind on this bill technically, because this bill was introduced and reported the same day. A form that was supposed to have been agreed upon by the committee before it was even introduced, so I think the chairman is entirely right about that; that there has never been a hearing on this bill.

"The CHAIRMAN. Oh, yes; but not in its present form; not in that form. While I have not checked the record carefully, I think that statement is correct; that when it was held it prevented the State-right feature which it does not now do"; and

Whereas such transcript aforementioned contains statements which if true show an alarming state of bank racketeering be-

which if true show an alarming state of bank racketeering be-tween and among bankers themselves in Chicago and vicinity, and likewise an even more alarming record of distributed and the dispensing of the public credit among the bankers of Chicago and vicinity: Therefore be it

Resolved, That said transcript of the said hearings held before the said Senate Committee on Banking and Currency on Satur-day, January 7, 1933, be printed as a public document; and be it

Resolved, That 100,000 copies of such transcript be printed for distribution among the people of the United States and that such copies be prorated among Senators equally on the basis of the population of the several States.

RECESS

Mr. McNARY. I move that the Senate take a recess until 12 o'clock noon to-morrow.

The motion was agreed to; and (at 4 o'clock and 35 minutes p. m.) the Senate took a recess until to-morrow, Thursday, January 19, 1933, at 12 o'clock meridian.

HOUSE OF REPRESENTATIVES

WEDNESDAY, JANUARY 18, 1933

The House met at 12 o'clock noon.

The Chaplain, Rev. James Shera Montgomery, D. D., offered the following prayer:

Not unto us, not unto us, O Lord, but unto Thy holy name give glory. We come to Thee by way of the cross; here let us be severely true to ourselves, seeking the highest ideals of honesty and veracity, cultivating the spirit of meekness, unselfishness, and reverence. To serve our country is to enlist in a great privilege. Arm us with strong convictions, zealous care, acute insight, and fit us for a true and large service. The Lord God emancipate our whole land from a destructive materialism, and may our fellow citizens understand that it is righteousness that exalteth a nation. Father in Heaven, keep our souls strong and clear that we may recognize vividly the claims of fine character and of the duties we are called upon to perform. Through Christ.

The Journal of the proceedings of yesterday was read and approved.

MESSAGE FROM THE SENATE

A message from the Senate by Mr. Craven, its principal clerk, announced that the Senate had agreed to the report of the committee of conference on the disagreeing votes of the two Houses on the amendments of the Senate to the bill (H. R. 13975) entitled "An act making appropriations to supply urgent deficiencies in certain appropriations for the fiscal year ending June 30, 1933, and prior fiscal years, to provide supplemental appropriations for the fiscal year ending June 30, 1933, and for other purposes," and had also agreed to the amendment of the House to the amendment of the Senate No. 12 to said bill.

The message also announced that under authority of Senate Concurrent Resolution No. 38, the Vice President had appointed as the committee on the part of the Senate to arrange a program for the joint session of the two Houses in commemoration of the life, character, and public service of the late President Calvin Coolidge the following Senators: Mr. Walsh of Massachusetts, Mr. Watson, Mr. Robinson of Arkansas, Mr. Smoot, and Mr. Moses.

INAUGURATION TICKETS

Mr. POU. Mr. Speaker, I ask unanimous consent for the present consideration of the joint resolution (H. J. Res. 559) to exempt from the tax on admissions amounts paid for admission tickets sold by authority of the committee on inaugural ceremonies on the occasion of the inauguration of the President elect in March, 1933.

The Clerk read as follows:

Resolved, etc., That all amounts paid for admission tickets sold by authority of the committee on inaugural ceremonies of the inauguration of the President elect in March, 1933, shall be exempt from the tax on admissions imposed by section 500 of the revenue act of 1926, as amended, all the net proceeds from the sale of said tickets to be donated by the said committee to charity.

Mr. SNELL. Mr. Speaker, reserving the right to object, the gentleman from North Carolina called my attention to this resolution, and as far as I am concerned and as far as this side is concerned, I do not believe there is any disposition to object. We feel that the inauguration of the President is an important occasion. It is not merely the inauguration of a Democratic or a Republican President; it is the inauguration of the man who is to be President of the United States. I feel that the people should be taken into consideration, and anything we can do to assist in carrying out these ceremonies we are perfectly willing to do.

The SPEAKER. Is there objection to the request of the gentleman from North Carolina?

There was no objection.

The joint resolution was ordered to be engrossed and read a third time, was read the third time, and passed.

A motion to reconsider was laid on the table.

AMENDMENT OF THE ACT RELATING TO THE ADMISSION INTO THE UNION OF THE STATE OF WYOMING

Mr. EVANS of Montana. Mr. Speaker, by direction of the Committee on the Public Lands and the chairman of the Committee on the Territories, I ask unanimous consent that the bill (S. 3475) to amend section 5 of the act approved July 10, 1890 (28 Stat. 664), relating to the admission into the Union of the State of Wyoming, may be rereferred from the Committee on the Territories to the Committee on the Public Lands.

The SPEAKER. Does this have the indorsement of the chairman of each committee?

Mr. EVANS of Montana. It has, Mr. Speaker.

The SPEAKER. Is there objection to the request of the gentleman from Montana?

There was no objection.

THE UNITED STATES FLAG

Mr. TREADWAY. Mr. Speaker, I ask unanimous consent to address the House for one minute.

The SPEAKER. Is there objection to the request of the gentleman from Massachusetts?

There was no objection.

Mr. TREADWAY. Mr. Speaker, I think every official flag in the United States, except four, is at half-mast. I would like to inquire who has charge of the flags on the House and Senate Office Buildings and the Senate and House wings of the Capitol and why these flags are not at half-mast at the present time in honor of the late President of the United States.

COMMITTEE ON IMMIGRATION AND NATURALIZATION

Mr. DICKSTEIN. Mr. Speaker, I offer the following resolution, and ask for its immediate consideration.

The Clerk read as follows:

House Resolution 354

Resolved, That the Committee on Immigration and Naturalization and the subcommittees thereof are authorized to sit during the sessions on Thursday, January 19, 1933.

The SPEAKER. Is there objection to the request of the gentleman from New York?

There was no objection.

The resolution was agreed to.

EXTENSION OF REMARKS

Mr. McSWAIN. Mr. Speaker, I ask unanimous consent to address the House for one minute.

The SPEAKER. Is there objection to the request of the gentleman from South Carolina?

There was no objection.

Mr. McSWAIN. Mr. Speaker, I ask unanimous consent that there be printed as part of my remarks a resolution passed by the general assembly of South Carolina concerning the financial situation before the country.

Mr. UNDERHILL. Mr. Speaker, reserving the right to object, I wonder if this resolution is really a part of our procedure here in Congress?

Mr. McSWAIN. I am asking that I may extend it as a part of my remarks for the reason that it is an unusual resolution relating to the financial situation and calling particular attention to the relief that may be had from the use of silver as a basis for currency.

Mr. UNDERHILL. Mr. Speaker, I would like to think the matter over. I object temporarily.

COMMITTEE TO ARRANGE CEREMONIES IN MEMORY OF THE LIFE, CHARACTER, AND PUBLIC SERVICE OF THE LATE CALVIN COOLIDGE

Mr. DISNEY. Mr. Speaker, I ask unanimous consent to yield up my membership on the memorial committee in charge of exercises in commemoration of the life and character of the late President Coolidge so the Speaker may make another assignment.

The SPEAKER. Is there objection to the request of the gentleman from Oklahoma?

There was no objection.

The SPEAKER. The Chair appoints the gentleman from Massachusetts [Mr. Granfield] to fill the vacancy.

PERMISSION TO ADDRESS THE HOUSE

Mr. GOLDSBOROUGH. Mr. Speaker, I ask unanimous consent to address the House for one hour on the subject of branch banking as it bears on the present economic conditions.

The SPEAKER. Is there objection to the request of the gentleman from Maryland?

There was no objection.

Mr. BLANTON. Mr. Speaker, the gentleman is going to address us for an hour. I think we should have a quorum. I make the point of order there is not a quorum present.

The SPEAKER. Evidently there is not a quorum present.

CALL OF THE HOUSE

Mr. POU. Mr. Speaker, I move a call of the House. A call of the House was ordered.

The Clerk called the roll, and the following Members failed to answer to their names:

[Roll No. 1461

Abernethy	Free Freeman Fulbright Gasque Gilbert Gillen Golder Goodwin Greenwood	Johnson, Wash.	Robinson
Baldrige		Keller	Rudd
Black		Kelly, Ill.	Sandlin
Bloom		Kemp	Schafer
Brand, Ga.		Kennedy, Md.	Shallenberger
Britten		Kennedy, N. Y.	Simmons
Buckbee		Kerr	Sinclair
Burdick		Knutson	Smith, W. Va.
Carley		Larsen	Sparks
Carter, Wyo.	Hall, Miss.	Lewis	Spence
Chase	Hancock, N. C.	Loofbourow	Stewart
Cochran, Pa.	Hawley	Ludlow	Sullivan, N. Y.
Condon	Hornor, W. Va.	McLeod	Sweeney
Connery	Horr, Wash.	Magrady	Taber
Cooke	Hull, Morton D.	Manlove	Tierney
Corning	Hull, William E.	Mouser	Whitley
DeRouen	Igoe	Nelson, Wis.	Wingo
Dieterich Douglas, Ariz Doutrich Eaton, N. J.	Jacobsen James Johnson, Ill. Johnson, S. Dak.	O'Connor Owen Palmisano	Withrow Wood, Ind. Wyant Yates

The SPEAKER. Three hundred and forty-two Members have answered to their names. A quorum is present.

Mr. RAINEY. Mr. Speaker, I move to dispense with further proceedings under the call.

The motion was agreed to.

PERMISSION FOR COMMITTEE TO SIT DURING SESSIONS OF THE HOUSE

Mr. SUMNERS of Texas. Mr. Speaker, I ask unanimous consent that the Committee on the Judiciary be permitted to sit during the remainder of the week during sessions of the House.

The SPEAKER. The gentleman from Texas [Mr. Sum-NERS] asks unanimous consent that the Committee on the Judiciary be privileged to sit during the remainder of the week during sessions of the House. Is there objection?

There was no objection.

OUR NATIONAL WATERWAY INVESTMENT

Mr. MANSFIELD. Mr. Speaker, I ask unanimous consent to extend my remarks to embrace a speech made by myself before the Rivers and Harbors Congress yesterday.

The SPEAKER. Is there objection?

There was no objection.

Mr. MANSFIELD. Mr. Speaker, under the leave to extend my remarks in the RECORD, I include the following address delivered by myself before the National Rivers and Harbors Congress at the Willard Hotel, Washington, D. C., January 17, 1933:

Mr. President, ladies and gentlemen of the National Rivers and Harbors Congress, the United States has been endowed by nature Harbors Congress, the United States has been endowed by nature with wonderful possibilities for waterway development. We have a coast line upon the Atlantic of 11,674 miles, upon the Pacific of 3,765 miles, and upon the Gulf of Mexico of 6,418 miles. Our coast line in Alaska is 15,132 miles and our shore line on the Great Lakes is more than 8,300 miles. This total coast line is 20,000 miles greater than the circumference of the earth at the Equator. The area of the Great Lakes is 95,160 square miles, of which 60,950 square miles, or approximately 64 per cent of the total surface area, is within our international boundary line. These lakes, with adequate improvement of their ports and connecting channels, are capable of the systematic movement of the largest ships affoat.

ships afloat. The rivers of the United States are unsurpassed by those of any other country, both for purposes of power and navigation. About 15,000 miles of these rivers have been improved to a greater or less extent and probably 10,000 miles additional may be suitable for

Upon the Atlantic coast we have 83 improved ports, of which 7 have depths of 35 feet or more, 14 between 30 and 35, 5 between 25 and 30, and 57 with depths of less than 25 feet.

On the Pacific coast we have 26 ports, 4 of which have depths of 35 feet or more, 6 between 30 and 35 feet, 5 between 25 and 30, and 11 with depths of less than 25 feet.

On the Gulf coast we have 22 ports, 1 of which is 35 feet deep, 8 between 30 and 35 feet, 5 between 25 and 30, and 9 are less than 25 feet in depth than 25 feet in depth.

In Hawaii we have 4 ports, all 35 feet deep, and capable of accommodating the largest ships engaged in the trans-Pacific

In Puerto Rico we have two recognized ports, each 30 feet deep. In Alaska we have four ports of less than 25 feet, and several improved inlets.

Upon the Great Lakes we have 72 improved ports, of which 32 have depth of 21 feet, to correspond with that of the connecting channels, the other lake ports having depth of less than 20 feet. The connecting channels are now being dredged from 21 to 24 feet, and the major ports are also under consideration for corresponding doubt. sponding depth.

Along the Atlantic coast an inland waterway is nearing comple-tion from Boston Harbor to the Florida Keys. The general depth is 12 feet, and the width ranging from 90 feet on inland cuts to 300 feet in open bays. This waterway unites into one connected

300 feet in open bays. This waterway unites into one connected system all the navigable rivers flowing into the Atlantic south of the New Hampshire line.

On the Gulf shore an intracoastal waterway is nearing completion from the coast of Florida to Corpus Christi, Tex. The channel is of uniform width of 100 feet and 9 feet deep to correspond with the Mississippi, with which it connects. This intracoastal waterway unites into one continuous system all the navigable rivers flowing into the Gulf of Mexico, including the Mississippi, with all its branches. Connection of this great system with the Great Lakes at Chicago is also nearing completion.

Of this great inland system, Mr. Hoover, when Secretary of Commerce, before the Committee on Rivers and Harbors, on January 30, 1926, said:

30, 1926, said:
"If we examine the possibilities in the great interior, in this vision we would find that the rivers of the Mississippi drainage between the Alleghenies and the Rocky Mountains lie topographically in such a fashion that we could project a system of main trunk lines and laterals of a total of 9,000 miles in a consolidated

"That would comprise an east-west trunk line from Pittsburgh through Cairo to St. Louis, and to Kansas City, a distance of 1,600 miles, and it would comprise a north-south trunk waterway 1,600 miles, and it would comprise a north-south trunk waterway from St. Louis to Chicago, connecting at that point with the Great Lakes. Most of this distance (except parts of the St. Louis-Kansas City section) can be given this depth within five years. Both of these trade routes traverse the heart of the Nation. The laterals would be of less depth (mostly 6 feet), and by such systematic improvement of the upper Mississippi we could bring St. Paul and Minneapolis within this system; by improvement of the upper Missouri, we could ultimately bring Omaha and South Dakota points into the system; by improvement of the Tennessee and the Cumberland, we could bring in Chattanooga and Nashville; and by improvement of the Arkansas, we could bring in Little Rock; and by improvement of the coastal canal, we could bring in Galveston and Houston; and so on with the other possible laterals. We could create this one consolidated

canal, we could bring in Galveston and Houston; and so on with the other possible laterals. We could create this one consolidated system of transportation.

"In net result we would have a real transportation system, with about 3,000 miles of what we might call the main line, and some 6,000 miles of laterals. Of course, as the committee knows, we have been engaged for half a century at work on parts of this system, gradually improving it, deepening it, so as to permit of modern craft. But we have, as I said, conceived it as local improvements, and to-day it lies in many disconnected segments."

Our Federal waterway expenditures, commenced more than a century ago, have reasonably served the needs of commerce to the present time, though a comprehensive planning system was never inaugurated until after the passage of the act of June 13, 1902, creating the Board of Engineers for Rivers and Harbors.

Partisan politics has also been eliminated from our waterway program and no charge of sectionalism under this system can be sustained, nor will any informed person presume to make such charge. Greater efficiency has resulted, and hundreds of unmeritorious projects have been eliminated from consideration by Congress, resulting in the saving of many millions of dollars to the taxpayers.

Our appropriations for river and harbor improvements have over

taxpavers.

Our appropriations for river and harbor improvements have ever Our appropriations for river and harbor improvements have ever been subjected to the most bitter opposition from those engaged in other forms of transportation. As a result, they have frequently been inadequate for systematic construction. Through the piecemeal methods resorted to for want of adequate financing, many millions of dollars have gone to waste. In the past few years more liberal appropriations have been provided and more effective results are being obtained.

Our total waterway expenditures, from the beginning of our Government to June 30, 1932, including both navigation and flood control, amount to approximately \$1,650,000,000. These expenditures are divided as follows:

Cost of river and harbor work to June 30, 1932

	New work	Maintenance
RIVER AND HARBOR WORK		A Control
Atlantic coast harbors Gulf coast harbors Pacific coast harbors Pacific coast harbors Mississippi River system Intracoastal waterways Great Lakes Inland waterways Hawaii harbors Alaska harbors Puerto Rico harbors Sacramento River, Calif.	85, 811, 659, 54 67, 864, 446, 37 377, 227, 994, 18 47, 818, 948, 41 154, 798, 520, 23 38, 402, 939, 10 9, 410, 648, 78 1, 614, 388, 19 2, 671, 061, 57	\$83, 627, 913, 57 51, 843, 300, 30 26, 316, 488, 661, 174, 183, 25 8, 746, 083, 35 40, 569, 220, 94 17, 137, 604, 55 616, 611, 79 315, 608, 50 2, 789, 879, 49
	1, 062, 210, 977. 15	293, 666, 324. 17
FLOOD-CONTROL WORK		
Sacramento River, Calif	11, 701, 845, 58 219, 916, 901, 42	313, 888, 13 58, 122, 005, 33
River	1, 391, 798, 74	844, 932. 13
	233, 010, 545, 74	59, 280, 825, 59

Our ports and inland waterways, including the Great Lakes and their connecting channels have, in recent years, been rendering efficient service in the movement of the Nation's commerce. Of emcient service in the movement of the Nation's commerce. Or course, the abnormal conditions of the past four years are not to be considered as a criterion, but a reference to the 10-year period from 1919 to 1929 will be of interest.

For the year 1919 the foreign and domestic traffic passing through our Atlantic, Pacific, and Gulf ports amounted to 197,260,113 tons, valued at \$17,168,835,742. In 1929 this traffic amounted to 359,526,018 tons, valued at \$21,123,368,445

amounted to 358,526,018 tons, valued at \$21,122,368,445.

In 1919 the total traffic on the Great Lakes was 89,428,502 tons, valued at \$1,144,939,618. In 1929 it was 161,344,261 tons, valued at \$2,376,852,486.

In 1919 the traffic handled on the rivers, canals, and connecting channels of the United States was 35,324,473 tons, valued at \$902,710,775. In 1929 it was 245,894,000 tons, valued at \$3,871,-300,000, showing an increase in tonnage for the 10-year period of over 700 per cent.

The critics of inland waterways are having great difficulty in finding a consistent argument to urge against them. In one

breath they say they are costly monstrosities, bearing no commerce but a few loads of sand and gravel, of doubtful value. In the next breath, instead of monstrosities, they are referred to as monsters, bearing an enormous tonnage which otherwise would have gone to the railroads, so much in need of it.

It is to the interests of the waterways to encourage all other

practical methods of transportation. In many lines of traffic the railways can render far more efficient service than is possible by the waterways. Likewise the pipe lines, trucks, busses, and airplanes are more efficient in certain lines of service than either the

waterways or the railways.

Each can best serve the public in its own respective field, and the people of the United States, who, by freight tolls and subsidies, are paying all the bills, are entitled to the best service for each respective line of traffic handled. Such will unquestionably be the final solution, and the sooner all methods of transportation adjust themselves to it the better it will be for all concerned. The question of Government subsidies to waterways is a subject

The question of Government subsidies to waterways is a subject now very much discussed. Highly paid writers and highly paid radio announcers are telling us of it on every hand. Yet, as compared with the subsidies given to some other methods of transportation, the record will show that the waterways are but mere amateurs. Investigation will reveal that with the possible exception of the pipe lines all known methods of transportation have been liberally subsidized by Congress. The pipe lines were overlooked, doubtless because they were under ground and hidden from view.

We are now paying many millions of dollars in subsidies on mail contracts to shipowners, to airplane corporations, and to the railroads. The railroads are receiving pay for certain car space, whether they fill it or not. They were liberally paid for the mail service before the present law was enacted, and the space-payment

whether they fill it or not. They were liberally paid for the mail service before the present law was enacted, and the space-payment method has increased their pay by many millions of dollars.

The land subsidies, with cash donations and stock subscriptions to the railroads, amount to \$915,000,000 in round numbers. Through the settlements made with them for the 26 months of Government operation and the 6-month guaranty period after the roads were released, the Government actually subsidized the railroads in an amount far greater than the total sums paid on inland waters from the beginning of our Government.

The railroads have also been granted many large loans by the Government on the most liberal terms, the latest loans being through the Reconstruction Finance Corporation the past year, amounting to approximately \$400,000,000.

The waterways have not been getting these mail, land, and loan subsidies. The only subsidies to the waterways consist of the free use of rivers that have been improved and maintained at Government cost. The Inland Waterways Corporation, of course, has been subsidized to a limited extent for certain purposes of pioneering, but the common and private carriers on the river did not receive any portion of that. Furthermore, many of the boats in operation use gasoline for fuel, on which they pay a Federal tax in addition to the ad valorem taxes they pay upon their equipment. Much of the railroad fuel consumed is oil and coal from their donated lands.

In much of the propagands heing breedeested the cost of Muscle. their donated lands.

In much of the propaganda being broadcasted the cost of Muscle Shoals is included in the total cost of river improvements for navigation. Yet Muscle Shoals was built during the war as a military plant for the manufacture of explosives. It has ever been under the jurisdiction of the Committee on Military Affairs, and with which the Committee on Rivers and Harbors has had no connection.

Flood-control expenditures on the Mississippi have also been Flood-control expenditures on the Mississippi have also been represented as inland navigation expenditures. This legislation is under the Committee on Flood Control, and is more for the benefit of the railways than for boats navigating the river. Practically, it has but little, if any, connection with navigation, but is designed to protect, among other things, several hundred million dollars worth of railroad property in the Mississippi Valley.

The Federal and State land grants to the railroads were commenced about 90 years ago, and are still in existence, to a large extent, the total amounting to slightly less than 200,000,000 acres. The area of these grants as shown by a comparative map introduced in a Senate hearing in 1921, was about equal in extent to the total area of the States of Maine. New Hampshire. Vermont.

duced in a Senate hearing in 1921, was about equal in extent to the total area of the States of Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Delaware, Maryland, Virginia, West Virginia, North Carolina, South Carolina, and the District of Columbia.

A portion of these lands have been sold, netting the railroads \$374,411,176.39. A portion is still owned by them, upon which they have placed a valuation of \$387,970,275.82.

I am not criticizing Congress or any of the State governments on account of these land donations. Neither am I criticizing the railroads. The transactions were in most part in good faith, and probably important and necessary to enable the railroads to survive in the great pioneering period of our western development. Examination of the Congressional Globe of that period reveals that many of our great patriotic statesmen not only favored these land subsidies to the railroads, but some of them favored the construction of a Government railroad to connect the Mississippi with the Pacific. Mr. Benton introduced such a bill, and in sup-

construction of a Government railroad to connect the Mississippi with the Pacific. Mr. Benton introduced such a bill, and in support of it in the Senate on February 7, 1849, said:
"Mr. President, I go for a national highway from the Mississippi to the Pacific, and I go against all schemes of individuals or of companies, and especially those who come here and ask of the Congress of the United States to give themselves, and their assigns, the means of making a road and taxing the people for the use of it

"* * I go, then, for a central national road from the Pacific Ocean to the Mississippi River; and, fortunately, we find all the localities of the country precisely such as a national central road mould." road would require.

"The Bay of San Francisco, the finest in the world, is in the center of the western coast of North America. It is central and without a rival. It will accommodate the commerce of that coast, without a rival. It will accommodate the commerce of that coast, both north and south, up to the frozen regions and down to the torrid zone. It is central in that respect. The commerce of the broad Pacific Ocean will center there. The commerce of Asia will center there. Follow the same latitude across the country and it strikes the center of the valley of the Mississippi near the confluence of all the great waters which concentrate in the valley of the Mississippi. It comes to the center of the valley.

"* * The road is to connect the ocean navigation at the Bay of San Francisco with the Mississippi, near the confluence of the Missouri. From St. Louis it is in communication with all the States and cities of this Union. It there goes into communication with all the transportation of the great valley of the West, in cars or steamboats, all of which finds its great center in St. Louis."

Sam Houston, the greatest political character in all Texas his.

Sam Houston, the greatest political character in all Texas history, and one of the foremost men of all times, also introduced in the Senate a resolution for the appointment of a committee to inquire into and report upon the expediency of establishing a railroad by the Government of the United States—
"between San Francisco on the Pacific and the most suitable

"between San Francisco on the Pacific and the most suitable point which may be found on the navigable waters of the valley of the Mississippi."

Like Benton, Houston recognized the importance of both rail and water transportation and of linking them together in this manner, with an outlet on the Pacific coast. In order to accomplish this, they were even willing to have the Federal Government build and operate the railroad link in the chain. In this day a man who runs a boat on a river that has been dredged by the Government without paying a compensatory toll is classed as a socialist by certain radio announcers.

From the first settlement of Virginia in 1607 to the signing of the Declaration of Independence in 1776, a period of 169 years, but little progress was made in the transportation facilities of this country. Speaking of that period a few years ago, the Hon.

but little progress was made in the transportation facilities of this country. Speaking of that period a few years ago, the Hon-Clyde B. Atchison, then chairman of the Interstate Commerce Commission, said:

"The means of transportation were but refinements and developments of the Indian's trail and his canoe and largely followed similar paths on land and by water."

After the formation of our Government, our early trade was principally with England. The only inhabited region was along the Atlantic seaboard, and the limited trade between the Northern and Southern States was by the ocean-going ships, which became the pride of New England.

George Washington was the first promoter of inland waterways. He organized the company for the improvement of the Potomac River, in which he was a stock owner at the time of his death. He advocated its connection with the Ohio through the Monongahela. He viewed out the route of the Eric Canal, the Cape Cod Canal, the Dismal Swamp or Lake Drummond Canal, and other Canal, the Dismal Swamp or Lake Drummond Canal, and other waterways.

Canal, the Dismal Swamp or Lake Drummond Canal, and other waterways.

A few years before Washington's death, and for nearly half a century after his death, was the great period of canal building.

These canals, operated by horsepower over towpaths, were in common use as far west as Illinois until after the period of the Civil War. One by one they fell into the hands of competing railroads, the Erie Canal, owned and operated by the State of New York, being the only one to survive.

Port and river improvements were commenced by the Federal Government a little more than 100 years ago. Albert Gallatin, a native of Switzerland, a country having neither a port, canal, or a navigable river, was the first to give official sanction to Federal participation in the cost of waterway transportation facilities. In 1808, as Secretary of the Treasury under the Jefferson administration, he recommended the expenditure of public funds for the construction of public roads and waterways. He actually commenced a road program, but expenditures for waterways were not commenced until a few years later.

The railroads have now come out in the open and issued their demands for Congress to stop all waterway expenditures for transportation purposes unless an ample compensatory toll is collected of the users. This, of course, would have to be applied to ports as well as to inland waters. Such a program would mean the destruction of all of our ports and navigable waters, built up and fostered through a period of more than a century, and at a cost of approximately a billion and a half dollars. These waterways are serving the needs of a commerce whose value annually is about \$26,000,000,000,000, or the equivalent of the total value of all the railroads.

Such is our national waterway investment. Shall it be preserved railroads.

Such is our national waterway investment. Shall it be preserved

or abandoned?

Under present conditions, if tolls are to be applied, the railroads would have the greatest amount of tolls to pay, though they do not seem to be aware of it. They are now the greatest users we have of the waterways. The toll system they are calling for would bring every railroad in the United States as a mendicant to the door of the United States Treasury.

If waterway traffic is to be taken from the Great Lakes, then every railroad operating between Lake Erie and the Pittsburgh and Youngstown districts would soon go in the hands of receivers. Probably 80 or 90 per cent of the traffic on these roads is ore

brought to Lake Erie ports by water and coal leaving these ports

Many of the ports on Lake Michigan are used almost exclusively by the railroads for car-ferriage traffic. Manistique, Menominee, Grand Haven, Kewaunee, Ludington, Frankfort, and Manitowoc are fair illustrations. Even at Milwaukee 28 per cent of the traffic is by car ferriage, while at Rochester it constitutes 55 per cent of the traffic.

It may be of interest to know that at Key West, Fla., 75 per cent of the traffic at that port is car ferriage to Cuba for the use of the railroads. These illustrations might be multiplied, but it is useless to extend the list. The Government has spent many millions on ports for railroad use in handling their loaded cars. Representatives of the roads appeared before the engineers and before the committees of Congress, showing that it was more systematic to ferry these loaded cars across Lake Michigan than to take them around by railroad, over their own lines, through the industrial districts of Gary, Calumet, and Chicago.

industrial districts of Gary, Calumet, and Chicago.

Congress has treated the railroads with the utmost fairness and granted their requests. Of all the users of waterways there is most positively no other industry which has shared so extensively in the benefits and subsidies as the share which has fallen to the railroads.

Down in my State the great Southern Pacific lines center in Houston and Galveston and spread out in fan shape. A remarkably large proportion of the \$1,000,000,000 worth of traffic passing through those ports is handled over Southern Pacific rail lines and Southern Pacific steamship lines.

The reports of the railways to the Interstate Commerce Commission show that those reads which operate in the genes where

The reports of the railways to the Interstate Commerce Commission show that those roads which operate in the zones where the greatest volume of traffic is handled by water are the most prosperous roads in the country. While the waterways take certain commodities of bulk freights and raw materials of low grade, it enables industries to operate and furnish the roads in return a greater volume of high-grade freights. The steel industry furnishes a fair illustration.

Mr. President, the Congress of the United States, like the National Rivers and Harbors Congress, has done the railroads no harm by reason of waterway improvements; but, on the other hand, the railroads have been the greatest possible beneficiaries. All that is needed is an educational program, and the flood of misleading propaganda will soon cease.

The SPEAKER. The gentleman from Maryland [Mr. Goldsborough] is recognized for one hour.

BRANCH BANKING NOT A REMEDY FOR THE PRESENT ECONOMIC DEPRESSION

Mr. GOLDSBOROUGH. Mr. Speaker, I have asked for this time in order to discuss the branch-banking features of the Glass bill, now pending in the Senate, as a remedy for the present economic situation.

In view of the peculiar and extraordinary condition which has arisen in the last few days it is not merely a matter of discussion in so far as technical banking is concerned, but becomes a distinct episode in an economic epoch. So intense has become the pressure from powerful interests for the passage of the Glass bill that not only is the Senate going to make an endeavor to invoke the cloture rule this afternoon at 1 o'clock, but if the cloture fails, an attempt is even going to be made to change the long-standing rules of the Senate, in order to attempt to end the so-called filibuster and pass the Glass bill with the branch-banking features in it.

The House will understand that there are many features in this bill which those of us who have opposed the branch-banking features favor, but it is the branch-banking part of the bill which powerful interests are endeavoring to foist upon the American people. The same powerful interests that are interested in the branch-banking features of the Glass bill are really opposed to that feature of the bill which disassociates the bank from its so-called investment affiliates.

Now, in order that I may be able to give to the House my conception of the forces which are behind the branch-banking features of the Glass bill, it is necessary for me to discuss the various other remedies which have been advanced to cure this economic situation; and you will understand that the branch banking bill in the Senate is being offered to the country not as a matter of routine legislation, but it is being offered to the country as emergency legislation in face of the fact that whether it is right or wrong it would take from 10 to 25 years to put it into operation.

In other words, the interests which are behind the branchbanking features of the Glass bill are taking advantage of the perturbed and agitated condition of the public mind to force through legislation in which they have been interested for years and which they know can have no possible effect on the present emergency. They have conceived that in the present agitated condition of the public mind, with the great metropolitan press assisting them, they may be able to force through this legislation.

Let every Member of Congress, especially those whose districts are outside the great urban centers, bear this carefully in mind; your people and my people are suffering economically in a way that they have never suffered before. They demand congressional relief, relief now; and if you go home and say to your people, "Yes; you have no work; your children are not properly clothed; they have no shoes; you do not know where next month's coal is coming from; you farmers do not know where you are going to get the interest to pay on your notes or the money to meet your taxes, but we have met that emergency by giving you a branch-banking bill;" and if your opponent has anything between his collar and the top of his head except mush, he will show you how deep he can bury a man politically.

Now, when did this attempt to further submerge the American people in economic chaos begin? When was the last phase? It began in the spring of 1931, when we were told that in order to relieve the economic situation we must declare a moratorium on intergovernmental indebtedness; and so bold was the propaganda and so vociferous was the metropolitan press that a majority of the Members of Congress were forced to say that they would go along with the President in that conception.

On the 6th of October, 1931, the President of the United States called a conference of between 30 and 40 Members of the Senate and the House, and the first suggestion made to us at that conference by the Chief Executive was that the Premier of France was coming to this country in a few days, and he asked for authority to say to the Premier of France that those Members of Congress present at that conference would agree to use their influence when Congress convened to pass legislation for a further moratorium of foreign debts.

When the country, my friends, was in a condition of panic, when no bank was secure from a run, when all society was in fear of their deposits, we were told that a moratorium of foreign indebtedness was what we needed to cure the situation.

What was back of this? The same influences that are back of these branch-banking provisions in the Glass bill. All those who had sold worthless foreign bonds to the people of the United States to the extent of some \$17,000,000,000 were in favor of the moratorium. All of this class, favored by the highest tariff that the country has ever known and who wanted to sell their manufactured goods and be paid for them, were in favor of a moratorium and were in favor not only of a moratorium but of a cancellation of the foreign indebtedness. The debt to the people should be canceled, but the debt to them should be paid. This was the influence which created the propaganda for the moratorium, a purely selfish interest.

In face of the fact, Mr. Speaker, that this country was producing more than the people could possibly consume, there was absolutely nothing offered to the people and the American Congress in the way of a suggestion for a distribution of the Nation's wealth, except this moratorium.

Now, what was the next phase? The next phase, with the country in its depressed condition, with bank deposits sinking, with prices continually falling, with bankruptcies going on, with factories closing—the next emergency measure offered to the Congress and the people was a sales tax.

We were to send the tax gatherer among an impoverished people and have prosperity in that way, and the same forces that favored the moratorium favored the sales tax. The very large income-tax payers realized that if they could get a sales tax injected into the fiscal system it would never come out. So this was the next move for economic recovery, another purely selfish gesture, with not a thing in it which could possibly alleviate the emergency.

Then what did we have? Then we had economy. Of course, economy is something which everyone recognizes as being a cornerstone of character, of business, and of

economic stability. Waste is a dreadful thing always. So when you begin to discuss economy you always have a receptive audience; but what was meant by economy, and what was the force back of the discussion about economy?

The same selfish force that was interested in the mora-

torium and in the sales tax.

They wanted, principally, the amounts paid to the veterans reduced or abolished entirely, and they come before the Congress and the country and begin this discussion of

What is it possible to do under the head of economy? The Federal Budget for the year ending June 30, 1933, is estimated at \$3,929,000,000. The interest and sinking fund of the public debt is \$1,136,700,000. The cost of providing for the veterans is \$928,000,000. The cost of the Army and Navy is \$648,300,000. This makes a total of \$2,713,000,000 of fixed charges that economy can not touch, and leaves a balance of remaining expenses of \$1,216,000,000.

Now, what have you? You have another fixed charge of \$538,100,000 for public works. So that your economy program leaves you the sum of \$677,900,000 to work on, and you can talk here until doomsday and this is the only

amount you can work on.

What caused these fixed charges to be what they are? Why, past wars and preparation for future wars, and the economic forces which culminate in war, and the economic forces which demand preparation for future wars are the economic forces which are back of the moratorium and are back of the sales tax and are back of cutting the "guts" out of veterans' compensation. They are all the same.

Not a word has ever come from the seats of the mighty which would assist the American Congress in passing legislation which would tend to distribute the Nation's wealth.

The problem of production in this country has been solved. We can produce enough in this country for every man, woman, and child, white and colored, to live not only in comfort but in reasonable luxury. So the problem of statesmanship is one of distribution; and I say to you that from the seats of the mighty the Congress has not had one single gesture to assist it in working out this problem. [Applause.]

I want to go back a minute-and just for a minute-I want to speak again about this moratorium of foreign debts.

What was one of the chief reasons given us why we should declare a moratorium or why we should forgive all or any part of the intergovernmental debts? The reason given to us was this: That when the foreign countries borrowed money from us it was cheap and now it is high, and, therefore, it is not fair for us to expect them to pay their debts 100 cents on the dollar. We have been told this again and again, but have these same forces that have made this appeal to the American public ever said that anything should be done of any kind or character to lift the burden from the shoulders of the American debtor when he is suffering from the same sort of disparity that they say the foreign debtor is suffering from in so far as the value of his dollar is concerned?

The American producer, the American farmer, the American debtor, is not asking that he be forgiven his debts. He is not asking a cancellation of his debts. The only thing on earth he is asking is that conditions be returned to where they were when he contracted the debt so that he can have an opportunity to pay it.

And these great forces which are in favor of a moratorium, which are in favor of cancellation of foreign debts, are every one of them opposed to the expansion of the currency so that the producer may have an opportunity to pay his debts.

Mr. Speaker, in 1927 a bill came before Congress to extend branch-banking privileges to national banks to the extent of metropolitan areas with certain restrictions.

At that time the present chairman of the Committee on Banking and Currency, Mr. STEAGALL, and other members of the committee whose names I do not now have, and I, opposed that legislation. We opposed it on two grounds: First, that when the banks got control of the metropolitan areas they would have practical control of the whole banking situation, because the proportion of capital resources outside of the metropolitan areas was, relatively speaking, very small.

We opposed it for the further reason that we claimed it was simply an attempt, simply the beginning of an attempt, to get control of the credit resources of the United States by a system of branch banking.

That bill passed, and ever since that time pressure has been brought upon Congress to further liberalize the laws relating to branch banking.

In the Seventy-first Congress the Comptroller of the Currency and the Federal Reserve Board asked us to extend branch banking to what they called trade areas. They wanted to go beyond the metropolitan centers into what they called trade areas, and in a speech made by the Comptroller of the Currency in 1929 he said:

It is for Congress ultimately to fix the boundaries of these districts; but Congress, of course, would not and could not attempt to do so prior to careful consideration and study of all the factors, which could only be carried on by a committee of qualified experts. Would we not be making real progress if, at the coming session, the Congress were to instruct, let us say, the Secretary of the Treasury, the governor of the Federal Reserve Board, and the Comptroller of the Currency to study the banking situation and to report the boundaries which they would recommend that the Congress set up, establishing such definite areas?

That is, that Congress should delegate its power to the Secretary of the Treasury, the Governor of the Federal Reserve Board, and the Comptroller of the Currency, all of whom were in favor of unlimited branch banking, and let them fix the district. And that was seriously suggested in a speech made by the then Comptroller of the Currency. I want now to read to you a statement from Barron's Weekly of September 9, 1929:

ENORMOUS BANK CHAINS IN PROSPECT—BANKERS WORKING TO CHANGE LAWS TO PERMIT NATION-WIDE BRANCH BANKING

In the opinion of far-seeing bankers branch banking is coming, not branch banking in the sense we have it to-day but on a nation-wide scale and with resources that will surpass even the figures attained in recent mergers of glant financial institutions. Years of time and a vast amount of legislation will be required for the consummation of this prophecy, but the foundation has been laid, and everything points in that direction.

Ultimate end of the current trend toward banking consolidation, the extension of hyperbal harding and harding and banking consolidation.

the extension of branch banking and banking chains probably will be the creation of a half dozen or so dominant organizations with headquarters in New York or Chicago and with their tentacles reaching into every part of the country. For better or worse the independent country banks, and even the moderate-sized city banks, will vastly decrease in number if the present trend continues.

It has become an easy matter to finance undertakings of such great size, and the thirst for wider influence makes branch banking the next logical step after the merger fever has run its natural course. In cities where branch banking is unrestricted the desire of the large institutions to spread into neighborhood districts has been most manifest. Branch banks have always been numerous been most manifest. Branch banks have always been numerous in New York City, but the growth of chain banks has assumed mushroom proportions during the past two years.

The chief obstacle to nation-wide development of branch systems is a legal one. Many of the States have restrictions and, in addition to this, the national banking laws cause trouble.

CHANGE MAY START WITH NATIONAL BANKS

Changes in the State laws at present are rather unlikely.

Changes in the State laws at present are rather unlikely. The influence of bankers and business men interested in banks in the towns and smaller cities on members of State legislatures is strong. It seems most likely that the big bankers will start to use their influence to alter the national banking system. It is known that there has been a change of heart on the part of many bankers who formerly were violently opposed to letting down the bars against the extension of branches.

The machinery will start to work at the American Bankers Association convention in San Francisco, which will open September

sociation convention in San Francisco, which will open September 30. In the opinion of those who are on the inside of the movement, much of the work will be under cover. When the question of branch banking is raised it will be met with the usual opposition, but it is expected that the stand against an indorsement of branch banking will not be nearly so stanch or so sincere as in

Following the convention, attempts to have the national banking laws altered will be set under way. Impetus will be given the movement by the fact that many banks are now pulling out of the national system so that they can have a wider scope of operations. It is believed by many bankers to be necessary to give the national banks some tempting bait to keep them in line.

LEGAL MEASURES

According to legal opinion, national laws can be framed which will make it possible for national banks to operate branches in States where institutions with local charters are restricted. If such changes in the laws can be secured, the next step would be

for the State institutions to seek similar changes in their own laws so that they would not be placed at a disadvantage.

If all of these carefully laid plans mature, bankers state, the door will be opened wide for the development of banking on a hitherto unexpected scale. Even without the changes the devel-opment will proceed under different colors. Pennsylvania, Illinois, and other States have laws against branch banking, but they are not entirely effective. In place of branches they have chains of affiliated banks. They are separate institutions, but interlocking groups of officers and directors enable them to operate in close coordination.

Mr. LANKFORD of Virginia. Mr. Speaker, will the gentleman vield?

Mr. GOLDSBOROUGH. Yes.

Mr. LANKFORD of Virginia. Does not the Glass bill limit this branch banking to State lines now?

Mr. GOLDSBOROUGH. Not in all cases, and the Glass bill in its present form gives national banks the right to establish branches in any State regardless of the State laws. As I attempted to say awhile ago, this is not merely a matter of banking. This is a matter which involves our whole social and economic system. Suppose, for instance, in the county in Maryland in which I live the banks were merely branches of a larger institution in Baltimore. Philadelphia, or New York. Suppose they simply had an agent in my county, with a certain amount of currency to cash checks, receive deposits, and send applications for loans into the home institution. Mr. Speaker, give me the control of the credit of a community and I will control every activity in it, it makes no difference what it is; and this attempt to monopolize the credit of the country means, among other things, that the metropolitan centers will control the legislatures of the States. They will control them through their control of credit, and the representation in the State legislatures from the rural communities will diminish because of that control. At the present time the metropolitan centers are taking the position that representation should be a matter exclusively of population; that if a million people are confined within an area of a few square miles, they should have the same representation in the legislature as the same number of people included within an area many times that size in a rural population. That is one of the things and one of the major things which is involved in this branch banking proposition.

If the metropolitan banks get control of the credit of rural communities. I am trying to tell you some of the things that must happen. How about congressional representation? The same influences which will tend to decrease representation of rural communities in State legislatures will tend to decrease rural congressional representation relatively with the urban centers. Those are factors of the most far-reaching importance. Those are factors that can not be disregarded in any discussion of this question. The mere fact that some country banks have failed during this period of depression has no true relation to the discussion. If you talk to me about Canada and you say to me, "Canada has a branch-banking system and there have been no failures to amount to anything in the last year or two, why do we not establish the Canadian branch-banking system?" I can answer you in two ways: First, I would say to you that up until 1930 bank failures in the United States amounted to less in cost to depositors than the \$80,000,000 loaned to the Dawes bank in Chicago by the Reconstruction Finance Corporation recently. The amount either in actual loan or commitment was \$80,000,000. Up until the time of this last depression \$80,000,000 was more than the total loss to depositors of all banks since the institution of the national banking system. That is one answer I can make, coupled with this: That in Canada the Home Bank, with 78 branches, failed, and the Merchants Bank, with 400 branches, failed.

That was not within the last two or three years, but I am speaking of the last decade. I can say to you that in this country during 1931, 66 banks with \$5,000,000 or more in deposits closed their doors. In December, 1930, the Bank of the United States, with 59 branches in New York City, was closed, the biggest bank failure in our history; in South Carolina the Peoples State Bank failed, with 44 branches; in Philadelphia the Bankers Trust Co. failed, with 20 branches; in Toledo the Security Home Trust Co. failed,

with 10 branches; in Los Angeles the United States National Bank, with 8 branches, failed.

Then I can give you another reason why the banks in England and Canada did not fail. They would have failed. they would all have failed, the Bank of England and all, except they went off the gold standard, and that is the only way they saved themselves in England and Canada. They saved themselves by a policy of expansion, and we could have adopted a policy of expansion in this country without going off the gold standard. They could not, because they did not have the gold to expand with. We have. If we had adopted a policy of expansion immediately after the stock-market crash in 1929, we would have had no such condition of bank failures in this country. As a matter of fact, to my knowledge, members of the Federal Reserve Board were consulted in 1930 about that very situation, and a policy of moderate expansion was adopted. General market prices began to rise, and that continued until about the middle of April. when a policy of contraction was adopted, and it was then that the public mind became so frightened that the inevitable crash came.

Now, what has the House of Representatives done in connection with the situation which I have attempted very briefly to describe? I say to you that the Senate-and I speak of a majority of the Senate and not of the minorityhas adopted a policy up to this time that the way to cure this condition is to create a further monopoly of credit by branch banking, although credit monopoly is the very thing which has brought us to the condition we are now in. I say to you that the House of Representatives has adopted a policy that the way to cure this depression is to expand the currency and, after expansion, to stabilize currency, and to stabilize it by adopting an all-commodity medium of exchange. The House of Representatives has turned down every single proposal I have mentioned that was dominated and controlled and engineered by selfish interests-every single one-and has adopted a measure which, if passed by the Senate and signed by the President and sympathetically administered by the Federal Reserve Board, would cure the condition we are now in within a very short time.

I am sorry that I can not further develop what I would like to but my hour has almost expired and I must hurry.

During the recent campaign the President and the spokesmen of the administration spoke of the expansion and stabilization bill passed by the House as "the rubber dollar bill." Distinguished Members of the House of Representatives on the Republican side who had voted for the expansion bill sat on platforms and heard the Secretary of the Treasury, the President of the United States, and other spokesmen of the administration denounce their action as rubber-dollar action." But on the 6th of December we find in the President's message the following language:

The third direction for immediate action is vigorous and whole souled cooperation with other governments in the economic field. That our major difficulties find their origins in the economic weakness of foreign nations requires no demonstration. The first need to-day is strengthening of commodity prices.

At last, after the people of the country have passed through the greatest suffering, economically, that we ever had, and months after the House of Representatives had spoken the people's language on expanding the currency, and after the campaign is over, the President of the United States makes that statement in his message of December 6.

That is not his last statement. On December 18, in his message, the President says:

It is certain that the most urgent economic effort still before the world is the restoration of price levels. The undue and continued fall in prices and trade obviously have many origins. One dangerous consequence, however, is visible enough in the increased difficulties which are arising between many debtors and creditors. The values behind a multitude of securities are lessened, the income of debtors is insufficient to meet their obliga-

ened, the income of debtors is insufficient to meet their obligations, creditors are unable to undertake new commitments for fear of the safety of present undertakings.

It is not enough to say that the fall in prices is due to decreased consumption, and thus the sole remedy is the adjustment by reduced production. That is in part true, but decreased consumption is brought about by certain economic forces which, if overcome, would result in a great measure of recovery of consumption and thus recovery from the depression.

The President of the United States is getting at last very close to the views of the House of Representatives. Now, what does he say about these foreign debts in his last pronouncement? The statements of the President of the United States about moratoria have done more to make foreign countries discontented with their obligations and to make them unwilling to pay, than any other thing in the world. Now, what did he say in his message of December 18th? I do not mean the message of yesterday, because the message of yesterday was the last sales tax gesture.

Quoting from the message:

substitute from the first stage. It is not necessary for me at this time to enter upon the subject of the origins of these debts, the sacrifices already made by the American people, the respective capacities of other governments to pay, or to answer the arguments put forward which look toward cancellation of these obligations. I may, however, point out that except in one country, the taxation required for the payments upon the debts owing to our Government does not exceed one-quarter of the amounts now being imposed to support their military establishments.

That is the last pronouncement of the Chief Executive on this question of the moratorium.

Now, I want to call your attention to some significant paragraphs in the McMillan report filed in June, 1931:

Sec. 271. Thus, a failure by the central banks of the world to attempt to redress the fall of prices, in our judgment, would endanger the principles on which modern economic society is endanger the principles on which modern economic society is founded; namely, the dependence of the productive process on the expectation of normal profit to individual concerns, and the sanctity of contract. For to allow prices to fall, whilst social forces maintain wage costs, obliterates profit; and the attempt to reduce noncontractural incomes, without the power to abate contractural incomes immediately, jeopardizes, both nationally and internationally, the sanctity of contract.

And in section 273, the McMillan report says:

Nevertheless, we think it much more likely that attempts may be made to stop the revival prematurely than to allow it to proceed too far. We believe that this would be a great mistake. It is often argued, and it may well be true, that the power of the banking system to hold a business expansion in check is greater than its power to revive business when depression has set in. If, however, we are overprompt to check every expansion yet hesihowever, we are overprompt to check every expansion, yet hesitant in the face of every depression, the net result will be a steady lowering of the price level with all the attendant evils of such a prospect. As soon as business begins to lift its head again, we may be sure that austere voices will be raised declaring again, we may be sure that austere voices will be raised declaring that there is an incipient inflation of credit present which must be scotched, when, in fact, the existing deflation of prices will not yet have been redressed. After so severe a depression as the present one, when we have to travel such a long way to reach the most expedient position of equilibrium, it will be most important, in our judgment, to be slow to accept such advice.

And again in section 275 the McMillan report says:

Thus, our objective should be, so far as it lies within the power of this country to influence the international price level, first of all to raise prices a long way above the present level and then to maintain them at the level thus reached with as much stability as can be managed.

As indicating a very long delayed but apparently friendly gesture toward the position of the House of Representatives in its desire to raise the price level by an expansion of the currency, the Federal Reserve Board issued a statement to the morning papers on Friday, January 6, 1933, as follows:

The open-market policy conference of the Federal reserve system, with representatives from all of the 12 Federal reserve banks in attendance, concluded its meetings with the Federal Reserve Board to-day. The sessions of the conference were devoted to a review to-day. The sessions of the conference were devoted to a review of economic, business, financial, and banking conditions in each of the 12 Federal reserve districts and to the economic and financial situation in the country as a whole. Particular reference was made in the discussions to the workings and effects of the openmarket policy thus far pursued by the Federal reserve system during the course of the economic depression. Consideration was also given to the attitude of the system in adjusting its operations to conditions and needs as they may change and develop. The first and immediate objective of the open-market policy was to contribute factors of safety and stability in meeting the forces of deflation. The larger objectives of the system's open-market policy—to assist and accelerate the forces of economic recovery—are now assuming importance.

With this purpose in mind, the conference has decided that

With this purpose in mind, the conference has decided that there should be no change in the system's policy intended to maintain a substantial amount of excess member bank reserves, the continuance of which is deemed desirable in present conditions. Adjustments in the system's holdings in the open-market account will be in accordance with this policy.

From the course of this House during the present session of Congress I have no doubt whatever that it will proceed in its consideration of the Glass bill, if it gets over here, as it has proceeded in the consideration of the other measures which I have attempted to discuss, with courage, with fortitude, and with the deepest sympathy for suffering humanity. [Applause.]

ASSIGNMENT OF SPACE IN NEW HOUSE OFFICE BUILDING

Mr. POU. Mr. Speaker, I ask unanimous consent to have inserted in the RECORD for the information of Members of the House the resolution adopted by the House Office Building Commission relative to the assignment of offices in the new House Office Building.

The SPEAKER. Is there objection to the request of the gentleman from North Carolina?

There was no objection.

Mr. POU. Mr. Speaker, under the leave to extend my remarks in the RECORD, I include the following:

RESOLUTION ADOPTED BY HOUSE OFFICE BUILDING COMMISSION REGU-LATING ASSIGNMENT OF OFFICES IN THE NEW HOUSE OFFICE BUILDING TO MEMBERS OF CONGRESS

The suites of offices in the new House Office Building will be assigned to Members of Congress on the basis of seniority under the following regulations:

First. For purposes of filing, Members are grouped according to length of continuous service.

Second. As shown on attached schedule, each group is allotted

one day on which to file, and no Member in any group will be permitted to file before the day allotted.

Third. Where two or more Members in the same group file on the same suite, the Members so filing shall meet immediately at the office of the superintendent and draw lots for the suite in question. The suite shall be assigned to the successful drawer, and this assignment shall be final. The unsuccessful drawers shall file immediately on any unassigned suites and shall take precedence over following groups only if their files are placed immediately.

Fourth. A Member may file on only one suite.

Fifth. Any Member who can not be present to file in person on the day allotted must arrange to have some one place a file for him on that day.

SCHEDULE OF DATES ON WHICH FILES WILL BE RECEIVED

Any time prior to noon, January 23: All Members who have served 10 or more terms. Noon, January 23, to noon, January 24: Members who have

served nine terms. Noon, January 24, to noon, January 25: Members who have

served eight terms.

Noon, January 25, to noon, January 26: Members who have served seven terms.

Noon, January 26, to noon, January 27: Members who have served six terms.

Noon, January 30, to noon, January 31: Members who have

reed five terms.
Noon, January 31, to noon, February 1: Members who have erved four terms.

Noon, February 1, to noon, February 2: Members who have served three terms.

Noon, February 2, to noon, February 3: Members who have rved two terms.
Noon, February 6, to noon, February 7: Members who have

erved one term. Noon, February 7, to noon, February 8: Members who have served less than one term.

Noon, February 8, to noon, February 9: Former Members of

From February 9 to February 19: New Members.

COOPERATION IN CONGRESS

Mr. LUCE. Mr. Speaker, I ask unanimous consent to address the House for 10 minutes.

Mr. COLLINS. Mr. Speaker, I do not want to object-Mr. SNELL. The gentleman's side has just had an hour.

Mr. COLLINS. Is it on the same subject?

Mr. LUCE. It is on the same subject.

The SPEAKER. Is there objection to the request of the gentleman from Massachusetts?

There was no objection.

Mr. LUCE. Mr. Speaker, of course, under the limitation of 10 minutes I would not undertake to discuss the argument of my friend, the gentleman from Maryland [Mr. Golds-BOROUGH], in point of branch banking; but it seems to me there should accompany his remarks some comment in order to correct certain things for the sake of the RECORD.

In the first place, to dispose very briefly of the moratorium: I, too, was present at the conference on the evening of October 6, 1931. The moratorium had no prominent part in the discussion, if any at all. Three months and a half before that evening the President had asked the Members of Congress if in the matter of a moratorium they would share with him the responsibility for the action he then contemplated, and by an overwhelming majority, Republicans and Democrats alike, had given him assurance that they would. If the gentleman from Pennsylvania meant that the action of October 6, at any rate in this regard, was due to international bankers, that would be, to put it briefly, preposterous.

Secondly, as to what was considered at that meeting, because there has been suggestion of lack of concrete advice on the part of the President. On that evening Democrats and Republicans alike approved unanimously the program laid before us. One of the urgent proposals, one of the proposals demanding instant action upon the assemblage of the House, was that for the relief of depositors in closed banks. Yet now a year and four months have passed and the gentlemen present who then were representing the Democratic membership of the House have completely failed to make good the assurances then given that prompt action to carry out the President's program would be taken. One year and four months have gone by without action upon this matter.

Mr. STEVENSON. Mr. Speaker, will the gentleman yield?

Mr. LUCE. I yield.

Mr. STEVENSON. We provided the Reconstruction Finance Corporation and provided that it could loan to receivers of failed banks money with which to liquidate, wherever it was wise, the claims of depositors.

Mr. LUCE. It is true we provided for loans to receivers, but that was for the relief of banks and not for the relief of depositors.

Mr. STEVENSON. No; no; that was specifically for the purpose of paying the depositors dividends.

Mr. LUCE. I differ with the gentleman in that regard. The action was incomplete and partial, and proof it was such is to be found in the presence of the necessary additional provisions in the Glass bill, that bill which has been hanging over the banking world all these months, that bill which has been considered now in another body for nearly two years by gentlemen whom I may not on this floor criticize. Here is a definite and clear failure to back up the President in his attempt to relieve suffering.

Furthermore, yesterday afternoon it was charged in the House that he had made no early, concrete, definite proposal to the end of saving money by the consolidation of departments. We who have been here for years smiled at the assertion. We realized that it was made for consumption and absorption outside these walls, but in this Chamber we all knew that every President within the memory of man has urged this very thing; and you and I know, Mr. Speaker, as does every Member here, that the reason the departments and bureaus and offices are not consolidated is because Congress will not permit them to be consolidated.

Unless within the first two or three months of the next Congress action is taken giving plenary power to the next President, you know it will not then be done. The fault is ours, Democrats and Republicans alike, because we have failed to follow the constant advice of the Chief Executives that we do this very thing. And yet censure was passed yesterday upon the President who happens now to be in the White House because he has failed, like all his predecessors, to win the cooperation of Congress in that particular!

I do not desire to take issue with my friend from Maryland in some particulars of his speech, but I do desire that there shall not go unchallenged and without explanation statements tending to give the public the impression that Republicans are to blame if we have not proceeded promptly and properly in these matters. I would apprise him of a possibility with which he may not be familiar. Report has it that when the Glass bill comes over to the House it will be under a form of legislative procedure that will not allow so much as an amendment to be offered.

The Committee on Banking and Currency, of which he and I are members, has had no opportunity to discuss this bill, and it is rumored we are going to have no opportunity to discuss it. The House is going to waive its prerogatives, is going to abandon its orderly procedure of consideration and action by the committee concerned.

A bill identical with that in the Senate might have been introduced in the House months ago and have been studied all through this time. It has not been introduced in the House. There is now pending before us no measure giving your Committee on Banking and Currency opportunity to discuss this particular matter. Indeed, with all this terrible crisis distressing the country, that committee has been called together only twice in this session, and then to consider comparatively unimportant bills. It lies not in the mouth of any gentleman on my right to reproach us for failure of action.

We have been refused opportunity to act. The word has gone out, apparently, that the committees shall not function; that the judgment of the members of the committees will not be taken; that we will not be allowed to vote at all in the House upon any considerable number of the matters that press so urgently for attention. While men by millions walk the streets seeking a chance to work, while women lack sufficient food, while children go unshod, we are denied the chance to act.

At the moment, and in the matter that has been brought under discussion, my complaint concerns the reform of the banking laws that the President has urged upon us. We have had no opportunity whatever in this branch to fulfill the pledge in that particular made the night of the 6th of October, 1931-one year and three months ago.

Mr. BYRNS. Will the gentleman yield?

Mr. LUCE. Certainly.

Mr. BYRNS. The situation in which the country finds itself is not a matter of sudden or recent origin. It has been going on for three or four years. We had a deficit of over \$900,000,000 in 1931, when the gentleman's party was in full power. Why did not the gentleman, who was one of the leaders of his party and was the chairman of a committee at that time, and his colleagues in the majority, follow the Republican President if the gentleman is correct in his statement that that is what a Republican President wanted to do? Why undertake in recent months to criticize the Democrats for something his party has failed to do for 10 years?

Mr. LUCE. The gentleman advances the plea of confession and avoidance. He tries to absolve himself from responsibility for inaction now by blaming somebody for not having acted years ago. That is not fair; it is not frank; it does not tell the country all the facts in the case.

Because we are going to have no opportunity when the Glass bill comes before the House to consider its details and because the House is not going to have the benefit of the judgment of its own Committee on Banking and Currency, I am grateful to my friend for having taken this opportunity-

Mr. STEVENSON. Will the gentleman yield?

Mr. LUCE. Certainly.

Mr. STEVENSON. I would like to know upon what authority the gentleman bases the assertion that the Banking and Currency Committee is not going to consider this bill. I will say to the gentleman that I have been on that committee a good while, and so has he, and I have never seen an important bill get through that committee without consideration. Who is going to put the muffler on that committee and prevent the bill's consideration? I will say that, so far as I am concerned, I do not propose to stand for it, and I do not believe anybody in responsible position in this House will countenance it or has given authority for any such assertion.

Mr. LUCE. The gentleman and I agree perfectly as to the impropriety of such a course. He is as indignant as I am over it. Every member of the committee is indignant over it, so far as I know.

Mr. STEVENSON. I am not indignant, because I do not believe there is any such condition existing.

[Here the gavel fell.]

EXTENSION OF REMARKS

Mr. KVALE. Mr. Speaker, I ask unanimous consent to extend my remarks in the RECORD by including therein a concurrent resolution of the legislature of my State memorializing the President and Congress.

Mr. STAFFORD. Mr. Speaker, I object.

THE GREATEST MENACE OF REPRESENTATIVE GOVERNMENT

Mr. GREENWOOD. Mr. Speaker, I ask unanimous consent to extend my remarks by including therein a speech made by my colleague, the gentleman from Indiana [Mr. BOEHNEI, in a lecture course at St. Louis a few nights ago, dealing with problems of government.

The SPEAKER. Is there objection to the request of the gentleman from Indiana?

There was no objection.

The speech is as follows:

ADDRESS OF HON. JOHN W. BOEHNE, JR., OF INDIANA, AT THE CONCORDIA SEMINARY, ST. LOUIS, MO., JANUARY 13, 1933

It is quite natural that anyone who appears on the lecture platform desires to speak, above all else, on a subject in which he is interested and on which he has some definite ideas. On many occasions the proper treatment of subjects that are of vital interest to the lecturer are not necessarily of interest to his listeners. For that reason I come to you to-night with fear and trepidation, feeling that possibly the subject I have chosen will be dull and tiring to a group of professors of theology and theological students. Naturally, occupying the position that I do, I feel that just the opposite should be the case, however, because every American citizen should be intensely interested in his Government, in the type of men who are the trustees of the people, and the methods that are employed by these trustees. Since I have been given a wide latitude in the choice of my subject by your chairman, who so kindly invited me. I shall take this opportunity of giving you, as a Member of Congress, my observations of conditions that obtain in our beloved country to-day, and which, if permitted to continue unchecked, may It is quite natural that anyone who appears on the lecture observations of conditions that obtain in our beloved country to-day, and which, if permitted to continue unchecked, may bring about such a change that we will not recognize our form of government as the same one which was formed a century and a half ago. I probably should have some misgivings as to the reception that will be accorded this address this evening by my colleagues, some of whom have spent much time in the legislative years of our Nation. It is a certain fact that a newcomer should first find his bearings, but this should not deter him

tive years of our Nation. It is a certain fact that a newcomer should first find his bearings, but this should not deter him from speaking his mind on what seem to be self-evident truths. I shall speak to you on the greatest menace to representative government. This is a rather serious subject for discussion. It does not easily lend itself to the type of after-dinner oratory which is so prevalent to-day. I have selected this subject because of the serious political and economic situation we find ourselves in. When I use the term "political," I use it in its widest sense and not in its partisan sense.

The greatest menace to representative government is the growth of organized minorities, which to a great extent have superimposed upon our Federal Government the greatest bureaucracy the world has ever seen. I will not only attempt to present a clear case, but will show that the people themselves have permitted the growth of these minorities, until to-day they are the octopuses that bid fair to strangle representative government, and through their fantastical ideas of what the function of a representative government should be, will bring us closer to state socialism than anything ever conceived by man.

Whenever we ponder over the glorious history of our country we are struck with awe at the intellectual honesty of those who labored for years to bring about a federation or a Union of States. We think of the First and Second Continental Congresses, their debates, and their deliberations, and finally the constitutional convention held in the city of Philadelphia in 1787. The outstanding leader of that day was the man to whom all people pay homage, the first President of the United States. It was he who, with the aid of Divine Providence, brought all factions together, and through his masterful leadership, launched our Government. His farewell address to the people of this country is probably the most complete recital of the fundamentals of a representative government than his immediate successors. Permit me to read

even more than his immediate successors. Permit me to read a paragraph of that immortal address:

"All obstructions, all combinations and associations, under whatever plausible character, with the real design to direct, control, counteract, or awe the regular deliberation and action of the constituted authorities, are destructive of this fundamental principle (checks of the Constitution) and of fatal tendency. They serve to organize faction, to put in the place of delegated will of the Nation the will of a small but enterprising minority, and to make the public administration the mirror of the ill-concerted and incongruous projects of a faction, rather than the organ of consistent and wholesome plans digested by common counsels and mutual interests. The habits of thinking in a free country should inspire caution in those intrusted with its administration to confine themselves within their respective constitutional spheres,

avoiding the exercise of the powers of one department to encroach upon the other. The spirit of encroachment tends to consolidate the powers of all departments in one, and thus to create, whatever the powers of all departments in one, and thus to create, whatever the form of government, a real despotism. The necessity of reciprocal checks in the exercise of political power is evinced by experience, ancient and modern. To preserve them must be as necessary as to institute them. Let there be no change by usurpation for this is the customary weapon by which free governments are destroyed." are destroyed."

are destroyed."

As I stated before, this warning against permitting "enterprising minorities" to thwart the will of the majority should be heeded more to-day than ever before. I am taking it for granted that every Member of Congress has a true conception of his office, what the traditions of the greatest representative body in the world are, and why it was created.

At the same time it is quite evident, even to the casual observer, that in many cases it is a job to be held at all costs, even at the cost of principle. I know this may be construed in some quarters as an indictment. It is not intended as such, because the people themselves have permitted such a condition to come about.

as an indictment. It is not intended as such, because the people themselves have permitted such a condition to come about.

Just what should a representative in Congress be? What should be the ideals that he should strive for? Let me go back a bit into English history and repeat the statement made by a champion of the thirteen Colonies, but at the same time, a zealous patriot of England, Edmund Burke. In one of his campaigns, when he was aspiring for a seat in the legislative assembly of his own country, he delivered an address at Bristol, and, among other things, said: "It ought to be the happiness and glory of a representative to live in the strictest union, the closest correspondence, and the most unreserved communication with his constituents. Their wishes ought to have great weight with him; their opinions high respect; their business unremitted attention; but his unblased respect; their business unremitted attention; but his unbiased opinion, his mature judgment, his enlightened conscience he ought not to sacrifice to you, to any man, or to any set of men living. Your representative owes you not his industry only, but his judgment; he betrays instead of serving you if he sacrifices it to your opinion. You choose a representative, indeed; but when he is chosen he is not a member of Bristol, but a member of parliament."

I believe the same thought was uppermost in the minds of the statement of the circles of the same thought was uppermost in the minds of the statement of the circles of the same thought was uppermost in the minds of the statement of the circles of the same thought was uppermost in the minds of the statement of the circles of the same thought was uppermost in the minds of the statement of the same thought was uppermost in the minds of the statement of the same thought was uppermost in the minds of the same though

I believe the same thought was uppermost in the minds of the statesmen of the eighteenth century when they met in Philadelphia, and the same thought should prevail in the minds of the people to-day. Using Burke's words, I can conscientiously and truthfully say, you choose a representative, indeed, but when he is chosen, he is not merely a member from a district, but a Member of Congress of the United States. But is this the practice to-day, and if it is not, why has this change come about? My answer is this is not the practice to-day, and the change has come about because we mistook the loud and wailing voices of organized minorities for the will of the majority. I include myself, because there is hardly a man or woman living who is not a member of some organized minority. of some organized minority.

About a century ago De Tocqueville, the French political philo-

About a century ago De Tocqueville, the French political philosopher, in his Democracy in America foresaw as the chief element of danger in the new form of government the "tyranny of the majority." Using his own words, he was not so much "alarmed at the excessive liberty which reigns as at the inadequate securities which one finds against tyranny," especially the tyranny of the majority, against which he could see no sure barrier.

If he could only come back to us to-day and scrutinize every action in our Government, after an absence of 100 years, he would indeed be disturbed. He would recall every issue of his book. He would write a new one, in which he would portray, not the dangers arising from the tyranny of the majority but from the tyranny of the minority. He would see that the tyranny of selfish minorities over the public, over the majority parties, and over the general interest is a reality which will persist until responsible party leaders and an outraged public revolt and return to the path of responsible and responsive majority rule. (Current History, July, 1931—Anonymous.) History, July, 1931-Anonymous.)

Lincoln once said that in politics a nation needs at least once in a generation to get back to first principles. To me this is a magnificent time to do that very thing; and the first principles of our form of government were forcibly brought to the attention of the American people in the work of a colleague of mine which has just come from the press. I refer to the book written by Representative James M. Beck, of Pennsylvania, called "Our Wonderland of Bureaucracy." In this work he said that the United States of America were formed for the people of this country to live under and not on. live under and not on.

How well that principle is being forgotten is a matter of record. One can hardly turn the pages of the daily proceedings of the Congress of the United States but that somewhere can be found not only the arguments for a petty bill for local improvements or a bill for the most trivial of purposes, but the actual enactment of such bills, placing them on the already overburdened statute books of this country. This is true, because small minorities are interested in them, and through their powers of persuasion can and often do compel attention to their particular demands. Certainly, no man of ordinary intelligence wents to demands. Certainly no man of ordinary intelligence wants to deny the proper publicity for the promotion of those things, which are for the general welfare of the Nation. With it all there creeps in much propaganda that is entirely indefensible, men making statements furthering their causes, because they say they are in the public interest, but in effect are selfish in purpose in order to show their constituents that they have a Member of Congress who can secure Federal subsidies, public buildings, or some such gratuity for their particular district, thereby placing

himself on a pedestal for posterity to idolize. The result of such procedure only goes to strengthen the power of minorities. This is brought about by minority blocs, who pool their interests, trade their votes, so that their own particular hobbies may be given preference over other things, more important to the people of the Nation as a whole. It is true that through the action of the blocs the minority interests can actually, and in effect do in many instances, control legislation. This brings to my mind another thought which I consider the blackest spot on American political history, and that is that only about 50 per cent of our people actually register their wishes at the polls. The percentage of all other civilized countries is over 80 per cent. It is the duty and the obligation of every man and woman to exercise one's right of franchise on every occasion, because that is the only opportunity one has of placing men in office who will conscientiously consider their office not as a gift from their constituency, but as a demand for good, honest, and efficient services. In fact, it can be said that at times the political ambitions of Members and the pressure of outside minorities bringing into being laws that are not for the common good is proof positive of the assertion that votes can actually be bought out of the Treasury of the United States.

On November 27, 1911, Nicholas Murray Butler, president of Columbia University, made an address before the Commercial Club of your city, and, among other things, said: "Representative government destruction began when we reduced the representative as a mere delegate; when we began to instruct the representative as to what he is to do when elected; when we began to pledge him before election that, if chosen, he would do certain things and oppose others; in other words, when we reduced the representative from the high splendid and dignified status of a real representative, chosen by his constituency to give it his experience, his brains, his conscience, and his best service, and made him a mere registering machine for the opinion of the moment, whatever it might happen to be." Now, when the registering machine refuses to register properly at a given time on a given project, it is immediately discarded for something different. Does this pay dividends to the American people? Does not the past history of all civilization prove the fallacy of such a procedure? Again referring to Mr. Butler: "In 1890 there was discovered the lost work by the philosopher Aristotle on the Constitution of Athens. The reading of that work tells us much more than we previously knew of the workings of the Athenian constitution. We can see more clearly than ever why it was that Athens with all its glory went to pieces. The Athenians not only appointed their generals by popular vote but they voted every month or two as to whether they would recall them. They recalled Pericles; they recalled Laches; they recalled Thucydides; they recalled Alcibiades. Why must we always seek to learn over again at our own cost the lessons of experience which the world's history is ready to teach us for the asking?"

It is to me a continual source of amazement that those who urge revolutionary changes upon us do not seem to know anything of the recorded history of government and of human society. They do not appear to know that the instruments which they offer us as new and bright and helpful have long since been discarded as old and rusty and outworn. Let them open their minds and study history before attempting to guide the political development of the American people.

American people.

The language of the first amendment to the Constitution of the United States reads as follows: "Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof, or abridging the freedom of speech or of the press, of the right of the people peaceably to assemble, and to petition the Government for a redress of grievances." This provision must be kept inviolate if we believe in our Government. Under any and all conditions every individual, every group of individuals—yes, every minority—should have a right to petition Congress for relief. Should that right ever be denied to them, we will immediately have transferred our fortunes from a democracy to an autocracy. But the right of petition does not imply the use of force when such petition is denied. That seems, however, to be the political doctrine of most of us. As a result of the machinations of weak-kneed politicians or pussy-footing officeholders, we have so circumvented that particular principle that it is practically meaningless to-day. One needs only to come to Washington and pay a casual visit to the various office buildings of the city to find out how thoroughly entrenched the various lobbies have become. Newspaper men have been given the particular assignments to determine how many active lobbies are at work in the National Capital. Offices are maintained, operated by salaried employees, for the sole purpose of watching all legislation that would affect their particular interests one way or another. To the astonishment of such newspapers it has been found impossible to make an accurate list, because they reach into the hundreds. The very existence of these lobbies, which may be called the tools of the organized minorities of this country, proves to every student of American political history that the spirit of selfishness is still paramount, even above that of the welfare of the Government.

By this time you may well ask the question, How did these minorities have their beginning, and why have they become such strong factors in the Federal Government? This has been brought about by a perfectly natural association of those people who have common ways of thinking. They have taken onto themselves the employment of methods by which they would hope to lessen the competition among their particular craft or trade. They conceived the idea that if it would be possible to band themselves to-

gether, as an association comprising many individuals scattered throughout the Nation they could in a forceful manner impress upon their legislators that certain legislation was extremely necessary. It may not have been their idea to ultimately control legislation, but such has been the result nevertheless.

Some of these associations, legitimate in character and entirely within their constitutional rights to protect themselves from the

Some of these associations, legitimate in character and entirely within their constitutional rights to protect themselves from the encroachment of those who were plying the trade illegitimately and not according to the ethics and standards of good business, finally developed into the well-known lobby. Thus it can be seen that the lobby, as it is being used to-day, may well be called both a cause and a result of a possible decay of representative government. It may be said at this particular juncture that there is no movement of any kind in our present-day civilization that is more potent than the movement of associations. One can hardly name any trade, any industry, any group of individuals, who have either become blased or obfuscated on one subject or another who do not have their individual association or combination. We can see that even away from Washington. Practically every city of any size has its chamber of commerce, its association of commerce, its board of trade, or by whatever name it happens to call itself. These associations in turn have formed a huge combination known as the United States Chamber of Commerce. This particular organization occupies its own building in the Capital and has quite a paid personnel on its staff.

We have also our individual labor unions in all the cities of

We have also our individual labor unions in all the cities of the United States, who in turn have banded themselves together into State federations, and finally into one or two huge national organizations. The same is true with the veteran group, the

railway group, the banking group, and many others.

During the past 12 years we have also witnessed the complete swing of the pendulum on the controversial question of prohibition or antiprohibition. It had its beginning in the movement culminating in an amendment to the fundamental law of the land and finally brought up to date by a tremendous wave of opposition, from one extreme to another. Both groups have their leaders, both groups have their paid lobbyists, while their ultimate aim has been to return men to office who have supported their own legislation and retire men from public office who have conscientiously refused to support their cause, forgetting entirely that this Government of ours is one to be administered for all of the people and not for a select class.

and not for a select class.

May I repeat once more, lest I be misquoted or misunderstood, that I firmly believe in the amendment to the Constitution that Individuals, groups of individuals, or organized minorities have the right to petition Congress for the redress of grievances, but that constitutional provision does not imply that a remedy is necessary to correct existing conditions as they probably see them at the moment. A conscientious legislator will receive all petitions and will judge them on their merits, but will use his own judgment in his deliberation and final decision. When he does not do that, he is in effect appealing to class as opposed to mass legislation.

It is not my purpose to single out any minority at this par-

It is not my purpose to single out any minority at this particular time, but the most glaring example of what can and often does happen, when irresponsible leaders of well-meaning individuals and groups control the situation, because of glib tongues, and their own demagoguery in order to hold their own jobs. Never in the past century have we witnessed such a complete collapse of an institution that was brought into existence by those, who knew very little about it. I have reference to the creation of the Federal Farm Board. It has always been considered fundamental economics that the prosperity of a nation must have its origin in the soil of the country. With that as a foundation, our political leaders accepted the theory promulgated by those who claimed to be speaking for the large body of agriculturists in this country, and the result is well known to all of us. In the face of economic disaster, and, had it been applied to every other major industry in this country, in the face of economic collapse of our present-day civilization, the Government made what amounted to an outright gift of \$500,000,000 to the Federal Farm Board, practically controlled by one man, with the command: Stabilize the price of the product of the farm! Thereupon the great adventure began.

An attempt was made to bring into being something that would attually discrease the expectation of the farmed to account the expectation of the stable of the price of the product of the stable of the product of the farm!

the farm! Thereupon the great adventure began.

An attempt was made to bring into being something that would actually disprove the economic theory of the law of supply and demand. Repeated warnings were not heeded. The result was soon to show its ugly face to the taxpayers of this country. The manipulations of that board were nothing more nor less than open market speculation by the Government itself, using as a basis of fact that if a certain amount of surplus products, permitted to be grown by divine Providence, were temporarily removed from the market, not given away or destroyed, there would be an inevitable rise in the price of the balance of the product. One-half billion dollars was to represent a revolving fund which would be returned to the United States Treasury after all purchases of surplus farm products had been resold to the consumer over a period of years. I venture the assertion that if the books of that costly and ignoble experiment were audited to-night the American taxpayer would find that he had to assume a loss of not less than \$300,000,000.

less than \$300,000,000.

As Mr. Beck so aptly states, "The founders of this Republic waged a 7-year war in protest against a 2-penny tax on a pound of tea because it involved a principle. The Americans of this generation are apathetic when literally billions of dollars are taken from the Public Treasury for the benefit of special classes or sections because they have either lost appreciation of the principle involved or are too indolent to fight for these principles."

This is but one illustration of many that could be cited. I shall not take the time to enumerate them, because I do want to call to your attention the fact that these minorities with the assistance of their friends in the councils of our Nation have perassistance of their friends in the councils of our Nation have permitted the growth of bureaucracy that is appalling. If anyone in my audience would care to make a research into the cost of all government in this country, he would be astounded to find that probably not less than 10,000,000 people are employed in either the Federal, State, county, township, or city governments. This is approximately one-twelfth of the entire population of the United States. I believe that you will agree with me that if the next generation will have saddled upon itself in geometric proportion or even arithmetical proportion the number of employees that the present generation has in its government you will readily come to the conclusion that bureaucracy, born of minorities, is the greatest menace to the welfare of the Nation.

Just how did these bureaus come into existence? Why have they been able to force themselves upon the American people? I

Just how did these bureaus come into existence? Why have they been able to force themselves upon the American people? I can think of no other way properly to portray the growth of bureaucracy than by reciting to you a story, and I am indebted to Representative Beck for it:

"Consider the birth, growth—but never the death—of a Federal bureau by an imaginary illustration. To select a fictitious example is difficult, for the 150 bureaus now existing almost cover the life of man from his cradle to his grave. Happily the final exit of the citizen from this mortal life gives the author his illustration for, as far as we know, there is yet no mortician's bureau in any Federal department. How this escaped the attention of the bureaucracy is a mystery. It seems obvious that if the Federal Government must supervise the manner of birth, the conduct of life, and the maintenance of health, it should also give its paternal care to ment must supervise the manner of birth, the conduct of life, and the maintenance of health, it should also give its paternal care to the final exit of the overgoverned citizen. Only the hint is necessary, and should this attract the attention in the exalted heights of bureaucracy, a mortician's bureau may soon be flourishing, presumably in the mushroom-grown Department of Agriculture.

"The bureau will begin its mortuary activities in this fashion: Scarce ambitious but soon too busy mortician will feel that his

"The bureau will begin its mortuary activities in this fashion: Some ambitious, but none too busy, mortician, will feel that his ancient and honorable profession has been neglected. Perhaps he will have aided some Congressman or Senator in the final rites of a relative and gained his good will by his professional sympathy. He will suggest to the Congressman or Senator the inexcusable omission of the Federal Government to guide a citizen in his final exit to the grave. The Congressman—possibly a member of the all-powerful Committee on Appropriations—will insert a modest item in the next deficiency bill for an appropriation of \$25,000 to study the subject of sanitary interments. While the ordinary rule of the Government is to appoint to the head of each department and bureau some one who knows little or nothing of its work, yet gratitude for the opportunity to create a new bureau will secure for the mortician the appointment.

"The bureau begins by the mortician—now called United States

"The bureau begins by the mortician-now called United States

"The bureau begins by the mortician—now called United States chief mortician—appointing a first and second assistant chief mortician and a secretary for each of those exalted functionaries, and at least three stenographers and a messenger.

"The problem now is to justify the creation of the bureau. This requires considerable ingenuity. A scientist is selected to study the process of putrefaction and a half dozen historians are dispatched to foreign lands to make a study of Egyptian embalming, the Etruscan methods of burial, and the Roman methods of cremation. The possibility of such mortuary inquiries gradually widens and soon a series of monographs are issued by the Public Printer and find their grave in the office of the Superintendent of Documents. Then a scientist is employed to study the kinds of wood that may be used in the construction of coffins and the best stone for use in cemeteries.

"Fearful that the States are incompetent to control the methods

"Fearful that the States are incompetent to control the methods of burial, the bureau, now costing \$200,000 a year, procures Federal-aid subsidies whereby each State receives a grant of money, if it will match it in amount and subject its domestic laws to the

Federal mortuary bureau.

"Then the chief mortician-swollen with pride of office ploys the radio for a 20-minute nation-wide broadcast, in which after some orchestral music the chief mortician in the tones of the best bedtime story teller implores the people of the United States to enlist in the great crusade, whose slogan is: More and better funerals, if eventually, why not now?

"Each year the appropriations grow, and each year the activities of the bureau expand. The Children's Bureau, watching the entrance of life, grows jealous at the expansion of a bureau which concerns itself with life's exit, and a desperate activity is waged by the Children's Bureau to convince Congress and the people that the entrance into life is more important than the exit.

"All this seems both fanciful and ridiculous, but it is a faithful picture of the genesis and growth of many Federal bureaus, whose great mission and constant activity is to make business for themselves, secure larger appropriations, and persuade by printed pages and radio 'ballyhoo' an overtaxed people that the expense is justified. These bureaus never die."

Possibly you will think that I have painted quite a sordid picture, and you will naturally ask, Is there no remedy for or relief from this deplorable state of affairs? My answer is that the case is not hopeless, but with equally frank admonitions that unless corrective measures are devised soon representative government is doomed. It is already in imminent danger.

The citizens of this Republic must awaken to their responsibilities, and they are grave. Radical legislation is unthinkable, for it

is destructive. Both citizens and legislators must keep their feet on the ground and their minds on their business and labor for some sane and progressive legislation which is constructive.

I reiterate, we must return to fundamentals, and the first is that our Government was formed for the purpose of governing all the people at the same time. This implies that legislation must be enacted for the masses and not the classes. Federal moneys, all of which are derived through taxation, must be spent for the general welfare of all of the people and not only a part of the people. Emergencies such as the present are bound to arise, but as a general policy this fundamental principle must not be transgressed. This can be accomplished by the people themselves taking a profound and serious interest in their Government. Congress should not alone be blamed for all of our worries. The people should assume their share of responsibilities as citizens, for they are the backbone of the Nation. When they in no uncertain terms and without petty bias and prejudice demand Federal and not local legislation a change will be forthcoming, but no sooner. Our problem is how to overcome the extreme selfishness of organized minorities and their desire for more financial power and more political preferment. "Lest we forget," why not, in these dark and dreary days, invoke the power of prayer and ask a beneficent God to guide our paths and protect us from iniquitous and pernicious influences?

In the words of the poet—

"God give us men! A time like this demands."

In the words of the poet-

"God give us men! A time like this demands
Strong minds, great hearts, true faith, and ready hands;
Men whom the lust of office does not kill;
Men whom the spoils of office can not buy;
Men who possess opinions and a will;
Men who have honor, men who will not lie;
Men who can stand before a demagogue
And damn his treacherous flatteries without winking!
Tall men, sun-crowned, who live above the fog
In public duty, and in private thinking;
For while the rabble, with their thumb-worn creeds,
Their large professions and their little deeds,
Mingle in selfish strife, lo, Freedom weeps, Mingle in selfish strife, lo, Freedom weeps, Wrong rules the land, and waiting Justice sleeps!"

PERMISSION TO ADDRESS THE HOUSE

Mr. McFADDEN. Mr. Speaker, I ask unanimous consent to address the house for one hour.

Mr. COLLINS. Mr. Speaker, I shall have to object to that request.

Mr. McFADDEN. Mr. Speaker, I hope the gentleman will not object. It is a matter of considerable importance.

The SPEAKER. Is there objection to the request of the gentleman from Pennsylvania?

Mr. BARBOUR. Mr. Speaker, I object.

QUESTION OF PRIVILEGE

Mr. McFADDEN. Mr. Speaker, I rise to a question of constitutional privilege.

The SPEAKER. The gentleman will state it.

Mr. McFADDEN. Mr. Speaker, on December 13, 1932-

Mr. LUCE. Mr. Speaker, a point of order.

The SPEAKER. The gentleman will state it.

Mr. LUCE. Mr. Speaker, the raising of a question of constitutional privilege must be preceded by a resolution or motion.

The SPEAKER. As the Chair understands it, the gentleman is stating his constitutional question. Has the gentleman a resolution?

Mr. McFADDEN. I am trying to communicate to the House what I propose to do here, Mr. Speaker.

Mr. LUCE. I insist on the point of order, Mr. Speaker. The SPEAKER. The rules of the House provide that the gentleman must send a resolution to the Clerk's desk in raising a question of constitutional privilege.

Mr. McFADDEN. If the Speaker will permit, I am attempting to make a privileged statement to the House, and I believe I am within my rights in doing this.

The SPEAKER. In order for the gentleman to have the right to make such a statement to the House, he must send a resolution to the Clerk's desk and have it read, on which the House may then act. The gentleman would then have one hour in which to address the House, if he presented a question of constitutional privilege. That is the only way the gentleman can obtain the floor.

Mr. McFADDEN. Mr. Speaker, I believe under the rules am entitled to make a statement.

The SPEAKER. Not prior to the submission of a reso-

not offered a resolution. I rise to a question of constitutional privilege, and I believe I have the right to communicate to the House a constitutional privilege.

Mr. BLANTON. Mr. Speaker, I make the point of order that if the integrity of the gentleman has been impugned in any way by anyone, this would give him a constitutional privilege, and he has the right to rise to that privilege and state it without offering a resolution.

The SPEAKER. That is true of a question of personal privilege, but the gentleman rises to a question of constitutional privilege. This can only be done, as the Chair understands it, by the presentation of a resolution upon which the constitutional question is based. A mere statement by the gentleman does not comply with the rules of the House. If the gentleman has no resolution involving a constitutional question, the Chair thinks he is not entitled to recognition.

Mr. McFADDEN. May I point out, Mr. Speaker, that impeachment proceedings are brought by other ways than formal whereases. It has been done at times by a memorial. I insist, Mr. Speaker, I am within my rights in communicating my statement to the House of Representatives.

The SPEAKER. The Chair wants to give the gentleman all the privileges he is entitled to under the rules of the House, but at the same time it is the duty of the Chair to maintain the rules, and it is the impression of the Chair from observation during the last 20 years that whenever a Member states a question of constitutional privilege it must be done in the form of a resolution. If a Member raises a question of personal privilege, the Member may then state the question of personal privilege and is entitled to an hour. Questions of personal privilege are on a different footing from a constitutional question of privilege.

Mr. McFADDEN. Mr. Speaker, I am still of the opinion that I am within my constitutional rights and am entitled to communicate a statement to the House of Representatives.

The SPEAKER. The Parliamentarian has just called the attention of the Chair to a decision by Speaker Longworth, of February 16, 1929 (70th Cong., 2d sess., Record, p. 3602), in which he says:

In presenting a question of the privilege of the House a Member, in the first instance, must present a motion or resolution. Of course, this rule does not apply to a Member rising to a question of personal privilege.

This is a decision of Speaker Longworth, rendered in 1929, which is on all fours with this situation. The gentleman is not presenting a question of personal privilege but a question of constitutional privilege; and, in the instance referred to, following a number of precedents, it was held that the Member must present a resolution in the first instance on which to base his statement to the House, and then would be entitled to one hour.

Mr. McFADDEN. Mr. Speaker, I again call attention to the fact that impeachments may be brought by memorials and by other methods than that which has been stated in the decision referred to.

The SPEAKER. When such memorials and petitions are presented to the House, they are referred to the committee having jurisdiction of the particular subject. If a Member of the House bases his question of privilege on a memorial or petition, the memorial or petition must first be reported by the Clerk, and then the House may take such action as it sees fit.

Mr. McFADDEN. May not a Member of the House, under the right given him by the Constitution, present a communication to the House of Representatives which might later result in an impeachment?

The SPEAKER. If the gentleman has a communication of that character, let him send it to the Clerk's desk and the Clerk will report it. Then the House can take such action as it deems proper. The Chair wants to be perfectly frank; and if the gentleman from Pennsylvania is undertaking to address the House for one hour, the Chair has no objection to that; but the Chair must maintain the rules and precedents of the House as the Chair finds them, and the gentle-

Mr. McFADDEN. If the Speaker will pardon me, I have | man can not get the floor under the proposition he has presented at the present time unless he sends up a resolution or motion.

THE WAR DEPARTMENT APPROPRIATION BILL

Mr. COLLINS. Mr. Speaker, I move that the House resolve itself into the Committee of the Whole House on the state of the Union for the further consideration of the bill (H. R. 14199) making appropriations for the military and nonmilitary activities of the War Department for the fiscal year ending June 30, 1934, and for other purposes.

The motion was agreed to.

Accordingly the House resolved itself into Committee of the Whole House on the state of the Union with Mr. DRIVER in the chair.

The Clerk read the title of the bill.

Reading the bill for amendment, the Clerk read as follows:

For personal services in and without the District of Columbia, to be employed exclusively in assembling, classifying, and indexing the military personnel records of the World War, and for the purof necessary supplies and materials used in such work, \$206 324

Mr. STAFFORD. Mr. Chairman, I move to strike out the last word. The paragraph under consideration provides a substantial appropriation involving one-fifth of a million dollars for continuance of services in indexing the military records of the World War. I know little about the work of compilation; but it strikes me that here is an instance where we could, without using any drastic action towards the military defense, absolutely suspend the work of compilation for a year or more.

Mr. COLLINS. This work is specifically authorized by law-the act approved July 3, 1930. One more appropriation after this one should complete it.

It is about a million-dollar project, and most of us who have to do with the handling of veterans' claims consider that this is an essential work and should be completed. The only criticism that should be made, it seems to me, should be directed against the practice that has been indulged in of using some of these employees upon other work in the Adjutant General's Office; but we have remedied that so that this money will be used exclusively in the compilation of the records.

Mr. STAFFORD. The gentleman thinks this work will be completed in another fiscal year and will not drag on and involve other appropriations?

Mr. COLLINS. It will be finished in another year.

Mr. STAFFORD. Mr. Chairman, I withdraw the pro forma amendment.

The Clerk read as follows:

Office of the Judge Advocate General, \$103,542: Provided, That not to exceed \$26,117 may be used for the employment of such experts, at rates of pay to be fixed by the Secretary of War, and other employees as may be required by the Judge Advocate General of the Army for the preparation of evidence for use in behalf of the Government in claims or suits filed in Federal courts on account of alleged patent infringements and other causes and for like services in connection with other patent matters and other causes including not to exceed \$2.365 for necesters and other causes, including not to exceed \$2,365 for necessary traveling expenses in connection therewith, as authorized

Mr. BLANTON. Mr. Chairman, I reserve a point of order to the proviso beginning in line 21, page 2, and ending in line 6, page 3, authorizing the Navy to pay out \$26,117 for legal experts.

For a number of years I have been contending continually that all law matters respecting this Government should be attended to by lawyers in the Department of Justice. would be foolish for the War Department to enlarge its present legal establishment "to employ experts for the preparation of evidence for use in behalf of the Government in suits filed in the Federal courts on account of alleged patent infringements." What has the War Department got to do with patent infringements and preparation of legal evidence used in the Federal courts? That is a matter for lawyers to handle, and it should be done by our lawyers in the Department of Justice.

It is legislation, Mr. Chairman, unauthorized on an appropriation bill and subject to a point of order, for the organic act creating the War Department does not authorize any such spending of \$26,117 for such legal experts.

Mr. COLLINS. The gentleman has reserved the point of

Mr. BLANTON. Yes; but I am going to make it, because this provision should come out of the bill.

Mr. COLLINS. We manufacture at the Government arsenals practically all of the ordnance that we use. In the manufacture of munitions of war, infringements of patents are quite likely to occur, and do occur. It is necessary that we have persons particularly skilled to protect the interests of the Government, and these experts are employed as and when necessary to assist in infringement suits. Their employment should save us money.

The gentleman from Texas is one of the best Members we have in the House, and he is always in favor of saving public money. I believe his proposal will have an exact

opposite effect to what he is seeking to accomplish.

Mr. BLANTON. My friend's remarks, Mr. Chairman, remind me of letters that we are getting from constituents back home. They first begin to eulogize us and then ask for an appointment as a postmaster. [Laughter.] I want to call the gentleman's attention to the fact I have presented to the legislative Military Affairs Committee of this House the names of 876 lawyers employed on big salaries in the Veterans' Bureau—and many of them know as much about law as the House Office cat does. [Laughter.]

They start in at \$1,400 or \$1,500 a year, and now some of them are drawing as much as \$6,000 and \$7,000 and \$8,000 a year. We must stop that eternal building up of legal departments in every bureau of the Government. I hate to make such points of order, but sometimes it is the only way to stop money from being improperly expended. The gentleman from Mississippi [Mr. Collins] has rendered distinct service to the Nation in the hard work he has done on this bill. The gentleman deserves the commendation of the whole country, including the officers of the General Staff, for his hard work done on this bill, and his interest in behalf of the people, but we ought not to give this War Department authority for the Judge Advocate General to spend \$26,117 in employing experts to do legal work on patent matters, when such legal work has no connection whatever with the War Department.

Mr. COLLINS. Mr. Chairman, will the gentleman yield? Mr. BLANTON. Certainly; but I shall be compelled later

to make the point of order.

Mr. COLLINS. I think there is a lot of merit in what the gentleman is urging, but I believe we will completely disorganize the work that is being carried on now if the point of order is made and sustained as to this language. I think the matter ought to be studied; and if the gentleman will withdraw his point of order, I shall be glad to cooperate with him in trying to concentrate the legal work of the various executive departments in the Department of Justice to the greatest extent practicable.

Mr. BLANTON. Mr. Chairman, I make the point of order against the proviso mentioned carrying the \$26,117. It is clearly legislation unauthorized on an appropriation bill and

should be eliminated.

Mr. COLLINS. Mr. Chairman, I concede the point of

The CHAIRMAN. The point of order is sustained.

The Clerk read as follows:

For stationery; purchase of professional and scientific books, law books, including their exchange; books of reference, pamphlets, periodicals, newspapers, maps; typewriting and adding machines, and other labor-saving devices, including their repair and exchange; furniture and repairs to same; carpets, matting, lino-leum, filing equipment, photo supplies, towels, ice, brooms, soap, sponges; maintenance, repair, and operation of motor trucks and motor cycles; freight and express charges; street-car fares, not ex-ceeding \$750; postage to Postal Union countries; and other abso-lutely necessary expenses, including not to exceed \$750 for travel-ing expresses \$125,000 ing expenses, \$125,000.

Mr. COLLINS. Mr. Chairman, at the suggestion of the gentleman from South Carolina [Mr. Stevenson], chairman

of the Committee on Printing, on page 5, after line 17, I move to amend by inserting as a title the words "printing and binding."

The CHAIRMAN. The Clerk will report the amendment. The Clerk read as follows:

Amendment offered by Mr. Collins: Page 5, after line 17, insert as a title the words "printing and binding."

The CHAIRMAN. The question is on agreeing to the amendment.

The amendment was agreed to.

The Clerk read as follows:

For expenses of the Army War College, being for the purchase of the necessary special stationery; textbooks, books of reference, scientific and professional papers, newspapers, and periodicals; maps; police utensils; employment of temporary, technical, or special services, and expenses of special lecturers; for the pay of employees (not to exceed \$60,093); and for all other absolutely necessary expenses, \$63,927: Provided, That no appropriation contained in this act shall be increased by transfer from another appropriation in consequence of section 317 of Part II of the legislative appropriation act, fiscal year 1933, as continued by section 4 of the Treasury and Post Office Departments appropriation act, fiscal year 1934, for the purposes of making a larger amount available for or on account of personal services or for increasing a limitation on any appropriation. For expenses of the Army War College, being for the purchase

Mr. GOSS. Mr. Chairman, I reserve the point of order for the purpose of asking the gentleman why he feels it is necessary to put this limitation on the bill in reference to increasing the limitations, when the economy act, section 317, allows a 12 per cent interdepartmental transfer.

Mr. COLLINS. Mr. Chairman, the reason is that the same provision was put into the agricultural appropriation bill, and we feel, in the interest of uniformity, that it ought to go on this bill.

Mr. GOSS. Is it going to be carried on all appropriation

Mr. COLLINS. That is my understanding. Mr. GOSS. I withdraw the point of order. The Clerk read as follows:

WELFARE OF ENLISTED MEN

For the equipment and conduct of school, reading, lunch, and amusement rooms, service clubs, chapels, gymnasiums, and libraries, including periodicals and other publications and sub-scriptions for newspapers, salaries and travel of civilians employed scriptions for newspapers, salaries and travel of civilians employed in the hostess and library services, transportation of books and equipment for these services, rental of films, purchase of slides for and making repairs to moving-picture outfits, and for similar and other recreational purposes at training and mobilization camps now established or which may be hereafter established, and travel (not to exceed \$825), \$66,778: Provided, That the Secretary of War shall deposit in the Treasury of the United States as miscellaneous receipts the balances on January 12, 1933, to the credit of the funds entitled "Other funds" and "Stars and Stripes."

Mr. GOSS. Mr. Chairman, I offer the following amendment, which I send to the desk.

The Clerk read as follows:

Amendment offered by Mr. Goss: Page 9, line 2, after the comma following the word "Provided," strike out the remainder of the paragraph and insert in lieu one as follows: "That the Secretary of War shall deposit in the Treasury of the United States the balances on January 12, 1933, to the credit of the funds entitled 'Other funds' and 'Stars and Stripes,' the money so deposited to be credited to a fund to be entitled 'Recreation fund, Army,' which shall draw interest at the rate of 3 per cent per annum, and such fund including interest accruals, shall not be subject to such fund, including interest accruals, shall not be subject to withdrawal except in time of war, when it shall be available for expenditure by the Secretary of War for the recreation, amusement, comfort, contentment, and health of the enlisted personnel of the Military Establishments."

Mr. COLLINS. Mr. Chairman, I accept the amendment. Mr. STAFFORD. Mr. Chairman, I reserve a point of order until the gentleman makes an explanation of the effect of the proposal.

Mr. GOSS. Mr. Chairman, referring to the matter of the Stars and Stripes in this proviso, quite a considerable fund was raised during the World War from the profits of this particular magazine. There is a balance in this fund of \$482,032.90, and under "Other funds" they have a balance of \$272,405. That is money that was raised in company funds by various companies through the war, as well as profits made on the magazine Stars and Stripes. It was money raised by the men themselves. If the proviso is

stricken out that was in the bill, it would impound this fund, I to accept for the committee the amendment offered by the amounting to some six or seven hundred thousand dollars, in the Treasury of the United States, and my amendment simply earmarks the fund as a trust fund to be held in the Treasury of the United States for the comfort and welfare of the enlisted men, should we ever have another major engagement. There are obligations now outstanding against this fund amounting to \$26,832.27, and the purpose of my amendment is to so earmark this that those funds can not be used for purposes for which they should not be used.

Mr. STAFFORD. Mr. Chairman, will the gentleman yield?

Mr. GOSS. Yes.

Mr. STAFFORD. The gentleman just stated that there is at the present an obligation of \$26,832.27 against this

Mr. GOSS. Yes.

Mr. STAFFORD. Will there be any recurring obligations in the future?

Mr. GOSS. That is the object of earmarking the fund in the Treasury, so that there can be no money spent from it unless we have another major engagement, and I will say to the gentleman, that in consulting with the chairman of the subcommittee on this item he assured me that he would see to it that those obligations were taken care of before that fund is impounded as a trust fund.

Mr. COLLINS. The gentleman is correct.

Mr. STAFFORD. I am more concerned in listening to the amendment as to the reason why this trust fund which will remain, we hope, for hundreds of years untouched, should draw 3 per cent interest.

Mr. GOSS. I will say that there is invested in Liberty bonds deposited in the Treasury of the United States at the moment \$250,000, which is drawing interest at about that rate. There are other special funds. There is an item of some \$22,000 on special deposit in the Treasury of the United States: and in order to make the whole thing uniform and in order to have all these little special funds that are created out of this put in one place, we are making one large trust fund for the purpose for which this money was either raised or made during the last World War.

Mr. COLLINS. Will the gentleman yield?

Mr. GOSS. I yield.

Mr. COLLINS. Permit me to say to the gentleman from Wisconsin [Mr. Stafford] that we found there were at least two and perhaps more funds in the War Department-

Mr. GOSS. Oh, there are several.

Mr. COLLINS. That are subject to expenditure by either the Secretary of War or some one under him. Such expenditures are not subject to audit by the General Accounting Office. The funds were built up in the past, at least some of them, either directly or indirectly, through appropriations for particular activities of the Government. As to these particular funds, we felt they should be covered into the Treasury of the United States and if any appropriate obligation should arise under them, that it should be met by a regular appropriation. Hence, the original language that is in the bill.

The CHAIRMAN. The time of the gentleman from Connecticut [Mr. Goss] has expired.

Mr. GOSS. Mr. Chairman, I ask unanimous consent that I may proceed for three additional minutes.

The CHAIRMAN. Is there objection to the request of the gentleman from Connecticut?

There was no objection.

Mr. COLLINS. The gentleman from Connecticut felt that these funds should be specially earmarked as funds for the benefit of enlisted men. It was the original intention of the committee to appropriate a part of these funds in this bill for that specific purpose and to cover into the Treasury the remainder, but we finally decided to cover into the Treasury the entire amount of these two funds entitled "Stars and Stripes" and "Other funds." However, I see no objection whatever to covering these funds into the Treasury and having them earmarked, as proposed by the gentleman from Connecticut. The interest that is provided for is merely a matter of bookkeeping. For my part, I am willing

gentleman from Connecticut.

Mr. STAFFORD. As I understand the statement of both gentlemen in favor of the amendment, it is providing by legislation for the disposition of some fund over which the Government to-day has no control.

Mr. GOSS. That is true. They are not all earmarked. Mr. STAFFORD. Who really owns these funds to-day?

Mr. COLLINS. I feel that the Government of the United States owns them or at least has an equity in them.

Mr. GOSS. They are in charge of the Government.

Mr. STAFFORD. But are we not here attempting to appropriate money that belongs to somebody else?

Mr. COLLINS. No. indeed.

Mr. GOSS. No. I may say that I have taken this up with the War Department, and I find an item for \$25,000 for oak-leaf clusters that was spent. It was money made up of company funds and profits from the sale of the magazine Stars and Stripes during the war.

Mr. COLLINS. All of these funds originated directly or indirectly through appropriations made by the Government. Mr. STAFFORD. I do not know of any instance where we have transferred funds to the Treasury, contingent upon a happening that may never occur; but there can be no

harm come to the Government, and although I must say in all frankness it is a fanciful proposal, I will withdraw the point of order, Mr. Chairman.

Mr. GOSS. Mr. Chairman, I ask unanimous consent that at this point in the RECORD I may revise and extend my remarks by inserting some comprehensive explanation of this particular item.

The CHAIRMAN. Without objection, it is so ordered.

There was no objection.

Mr. GOSS. These funds are in the nature of trust funds. The War Department has found itself the custodian of them since the World War. Steps have been and are being taken for the restoration to those legally or equitably entitled to the same of portions of the so-called "Other funds." None of the Stars and Stripes fund have been disposed of.

STARS AND STRIPES FUND

The Stars and Stripes fund constitutes the profits arising from the publication of the Stars and Stripes, a service paper published at the front during the World War, in the interests of the American fighting forces. The cessation of hostilities and the disbandment of the fighting forces have left this fund without any specific corporal claimant. Since the fund was derived from the fighting forces or from contributions made solely for their benefit, a question may well be raised as to the propriety of turning the balance in to the general fund of the Treasury.

"OTHER FUNDS"

These are derived from the funds of companies and other organizations engaged in the World War. The portions of these company funds representing ration savings were turned in to the Treasury a number of years ago. Accordingly, the remaining funds have been given the title "Other funds." The portions of these funds belonging to National Guard organizations have been repaid to such organization or their successors so far as their title thereto could be established. Funds pertaining to other National Guard organizations have, under authority of public resolution of March 3, 1927, been turned over to the governors of States as trustees as rapidly as the necessary authorizing legislation was enacted by the respective State legislatures. There yet remains, as a part of "Other funds," the sum of \$888.46 remaining to be thus distributed on behalf of National Guard organizations. For the remainder of "Other funds" no specific equitable owner can be identified. The fund has been held as available for expenditure in exceptional cases mainly for the benefit of the enlisted forces. As against the balance now standing to the credit of this fund, there are at present the following outstanding obligations:

For the procurement of oak-leaf clusters and silver

\$25,012.59 For educational and recreational equipment on transports .

931.22

The total of these obligations, including the \$888.46 held on account of National Guard organizations, is \$26,832.27. If the proviso should be enacted it should be modified to permit the deduction of this amount from the total to be turned into the Treasury. In any event, the "Other funds" was derived from organizations of the fighting forces during the World War, and it may be doubted that the disbandment of the organizations which accumulated the funds is sufficient ground for now disregarding the sacred sentiment which has caused the department to preserve it separate from other funds.

The following indicates the present financial status of these funds:

The CHAIRMAN. The question is on the amendment offered by the gentleman from Connecticut.

The amendment was agreed to.

The Clerk read as follows:

FINANCE DEPARTMENT PAY, ETC., OF THE ARMY

For pay of not to exceed average of 12,000 commissioned officers, including all commissioned officers of the Corps of Engineers, \$28,871,420; pay of officers, National Guard, \$100; pay of warrant officers, \$1,450,300; aviation increase to commissioned and warrant officers for length of service, \$7,440,760; pay of enlisted men of the line and staff, not including the Philippine Scouts, \$51,247,821; pay of enlisted men of National Guard, \$100; aviation increase to enlisted men of the Army, \$588,279; pay of enlisted men of the Philippine Scouts, \$1,050,446; additional pay for length of service to enlisted men, \$3,667,172; pay of the officers on the retired list, \$8,563,492; increased pay to retired officers on active duty, \$2,143; pay of retired enlisted men, \$12,322,241; pay of retired pay clerks, \$1,548; pay not to exceed 60 civil-service messengers at \$1,200 each at headquarters of the several Territorial departments, corps areas, Army and corps headquarters, Territorial districts, tactical divisions, and brigades, service schools, camps, and ports of embarkation and debarkation, \$66,000; pay and allowances of contract surgeons, \$47,225; pay of nurses, \$781,-073; pay of hospital matrons, \$600; rental allowances, including allowances for quarters for enlisted men on duty where public quarters are not available, \$5,655,160; subsistence allowances, \$5,056,751; interest on soldiers' deposits, \$30,000; payment of exchange by officers serving in foreign countries, and when specially authorized by the Secretary of War, by officers disbursing funds pertaining to the War Department, when serving in Alaska, and all foreign money received shall be charged to and paid out by disbursing officers of the Army at the legal valuation fixed by the Secretary of the Treasury, \$100; in all, \$128,450,827, less \$285,000 to be supplied by the Secretary of War for this purpose from funds received during the fiscal year 1934 from the purchase by enlisted men of the Army of their discharges, \$128,165,827; and the money herein appropriate

Mr. COCHRAN of Missouri. Mr. Chairman, I move to strike out the last word. I rise to ask the chairman of the subcommittee if he can give us any information as to how many officers and enlisted men of the Army are detailed to service other than military duty.

Mr. COLLINS. I do not think our hearings disclose that information, but I should say offhand that it is quite a considerable number, although possibly not as large as at first blush it might seem to the gentleman. For instance, there are a number of officers with the Budget Bureau. Then there are some engaged with the Panama Canal. The Secretary of State has one detailed to him as an aide, and there are others, I have no doubt, scattered throughout the service. On page 71 of the hearings there is a group listed as "miscellaneous," numbering 638.

Mr. COCHRAN of Missouri. Well, that seems rather large. Here are 638 enlisted men and officers of the War Department performing duty other than that which they

should be doing.

Mr. COLLINS. These are officers. I did not intend to create the impression that all of that number were not engaged upon military duties. I should say about 10 per cent of this number would be approximately correct.

Mr. COCHRAN of Missouri. The 638, however, are officers of the War Department who should be at Army posts

or doing military duty?

Mr. COLLINS. Well, if the gentleman is considering it from the standpoint of Army posts, I might say that there are slightly over 4,600 of the 12,000 officers serving at Army posts in the United States, and about 2,500 serving abroad. In other words, officers serving with troops. Of course, of the remainder there are a great many who are doing military work. For instance, we have 500 or more in the War Department.

Mr. COCHRAN of Missouri. In the deficiency bill for either 1921 or 1922 the Senator from Utah, Mr. Smoot, added an amendment which gave the President the power to transfer officers and other personnel of the Army and Navy, by Executive order, to other departments. The President created, by Executive order, what is called a coordinator

He is attached to the Bureau of the Budget.

Mr. COLLINS. Those are the ones to whom I had reference.

Mr. COCHRAN of Missouri. We make absolutely no appropriation for the coordinator. The records of the Economy Committee show that he is spending nearly \$300,000 a year in salaries to employees in the Government, Army and Navy officers included, who are detailed to his office to doing identically the same work that the Bureau of Efficiency is supposed to do. For some reason or other the Bureau of Efficiency is not desired by the Bureau of the Budget; it seems it is not desired by the President; hence they have the coordinator to do this work at the expense of the taxpayers. One of the two should be eliminated, either the coordinator should be eliminated or the Bureau of Efficiency should be eliminated. There is no use spending money for two governmental agencies to do the same work.

Mr. COLLINS. I quite agree with the gentleman on that.
Mr. COCHRAN of Missouri. I think the best thing that
can be done is to repeal the amendment in the deficiency
bill I referred to and let us appropriate money for a given
purpose, and require the employees to do the work for
which the money is appropriated and not have it taken
from the Military and Naval Establishments and other governmental agencies.

Mr. STAFFORD. Mr. Chairman, will the gentleman yield?

Mr. COCHRAN of Missouri. I yield.

Mr. STAFFORD. As the gentleman is chairman of the Committee on Expenditures—

Mr. COCHRAN of Missouri. The Committee on Expenditures has no jurisdiction over Executive orders.

Mr. STAFFORD. I am describing the gentleman with a high-sounding phrase as chairman of an important committee of this House. I was going to ask the gentleman if his committee had considered the feasibility of discontinuing the work of that ornate bureau known as the Bureau of Efficiency headed by that great specialist, Herbert D. Brown?

Mr. COCHRAN of Missouri. I may say to the gentleman I introduced a bill to abolish the Bureau of Efficiency. After

holding hearings the bill was reported to the House, but it was not adopted. Personally, I prefer the Bureau of Efficiency to the coordinator, because the bureau was created by Congress while the coordinator results from an Executive order. This organization continues to grow year by year. Give the Director of the Budget, the Bureau of Efficiency—require every department to give the bureau all the information it seeks, and you will soon be able to eliminate many useless activities.

Mr. McCLINTIC of Oklahoma. Mr. Chairman, a parliamentary inquiry.

The CHAIRMAN. The gentleman will state it.

Mr. McCLINTIC of Oklahoma. Is it necessary that the entire section be read before an amendment is offered, or may an amendment be offered at the end of any paragraph?

The CHAIRMAN. The bill is being read by paragraphs. Mr. McCLINTIC of Oklahoma. Then the Chair rules that the entire paragraph must be read before an amendment is offered.

The CHAIRMAN. It must be read.

Mr. McCLINTIC of Oklahoma. Mr. Chairman, I offer an amendment.

The Clerk read as follows:

Amendment offered by Mr. McClintic of Oklahoma: On page 11, after line 11, insert "Provided further, That after June 30, 1933, the pay of officers and warrant officers in the Regular Army on the active list shall be at such rates as are now or hereafter may be authorized by law less such an amount as will equal the percentage rate withheld or deducted from the pay of civil employees of the Government in consequence of the provisions of the civil service retirement law approved July 3, 1926, as amended."

Mr. STAFFORD. Mr. Chairman, I reserve a point of order.

Mr. McCLINTIC of Oklahoma. Mr. Chairman, the gentleman from Missouri [Mr. Cochran] has just made reference to the desires of his committee to save some money for the taxpayers. The effect of this amendment would be to cause the same reduction to be made from the salaries of Army officers that is now made from the salaries of other employees of the Government as far as the retirement fund is concerned.

I do not believe there is a single Member present who would say that there should be an unjust discrimination against those who are employed in the other bureaus of the Government who are required to pay $3\frac{1}{2}$ per cent of their salaries for the purpose of creating a fund for retirement. This amendment simply puts those who are in this bureau of the Government on the same basis as others who are expecting to receive retirement pay after they had performed a certain length of service.

I can not understand why this action was not taken years ago. I can not understand why any Member of Congress would be willing to unjustly discriminate against employees in one department in favor of those of another, and for this reason I have offered an amendment which will save the taxpayers \$1,061,000. No one can complain about the fairness of this proposition. It is just and right. It simply puts those who are in this bureau on the same basis as those who are in the other bureaus; and I sincerely hope we will save this amount of money for the taxpayers. I have never heard a single complaint against the merits of the proposition covered by my amendment.

Mr. HILL of Alabama. Mr. Chairman, will the gentleman yield?

Mr. McCLINTIC of Oklahoma. I yield.

Mr. HILL of Alabama. The gentleman is a member of the Committee on Naval Affairs. I suppose he would like to see this same provision apply to the naval appropriation bill?

Mr. McCLINTIC of Oklahoma. The same thing.

Mr. HILL of Alabama. Has the gentleman introduced a bill which may be referred to both these committees dealing with this matter?

Mr. McCLINTIC of Oklahoma. Yes; and I intend to offer the same amendment to the naval appropriation bill when it comes on the floor.

Mr. HILL of Alabama. Does not the gentleman feel this is a matter of such importance that so far as the Army is concerned it should go to the Committee on Military Affairs, and so far as the Navy is concerned it should go to the Committee on Naval Affairs, in order that the matter may be gone into and hearings had on the question?

Mr. McCLINTIC of Oklahoma. It is not my desire to take any jurisdiction away from the proper committee, but we must realize that sometimes a committee is so constituted that one can not get a favorable report on certain matters. In view of the fairness of this amendment, and in view of the fact that there is an unjust discrimination now against other employees of the Government who are contributing $3\frac{1}{2}$ per cent of their monthly salaries for this purpose, I can not understand how anybody could complain. The amendment is plain; it is not ambiguous, and those with whom I have discussed it are in favor of it.

Mr. HILL of Alabama. Has the gentleman introduced a

bill of this nature in his committee?

Mr. McCLINTIC of Oklahoma. I have.

Mr. HILL of Alabama. Has there been any hearing on it?
Mr. McCLINTIC of Oklahoma. I have asked for hearings from at least six of the members of the committee but have not been able to get any consideration from that source.

Mr. OLIVER of Alabama. Mr. Chairman, will the gentleman yield?

Mr. McCLINTIC of Oklahoma. I yield.

Mr. OLIVER of Alabama. The fact that the avenue now for the young officers in the service to be promoted is practically closed might work a serious injustice to them.

Mr. McCLINTIC of Oklahoma. Mr. Chairman, I do not yield further. It is very interesting here to know that whenever we start in to do something to help the taxpayers some person rises in his seat and tries to throw some kind of impediment in the way or to throw a monkey wrench into the machinery. There is not a Member of this House who does not know there is an unjust discrimination against every department of this Government and every employee in it who has to contribute 3½ per cent of his salary for this purpose, and why should anyone stand on this floor and say they object to an amendment of this kind?

[Here the gavel fell.]

Mr. McCLINTIC of Oklahoma. Mr. Chairman, I ask unanimous consent to proceed for two additional minutes.

The CHAIRMAN. Is there objection?

There was no objection.

Mr. SWING. Will the gentleman yield? Mr. McCLINTIC of Oklahoma. I yield.

Mr. SWING. We have a limitation now with respect to civilians who are receiving below \$1,000. Would the gentleman's amendment affect a private who is getting only \$30 a month?

Mr. McCLINTIC of Oklahoma. This amendment does not affect a single private. It only affects warrant officers and officers above that rank; and when we take into consideration the fact that the officers of this service have the benefit of longevity pay, allowances for house rent and for travel expenses, as well as the opportunity of using automobiles and have assigned to them servants and chauffeurs, there certainly should be no objection. They have possibly 10 or 12 different kinds of gratuities that are not granted to those who perform service in any other branch of the Government. I say that such a discrimination is wrong. It is wrong from every standpoint and ought to be corrected now, because we have the opportunity, and the amendment can go into the bill at this point.

I am in earnest in the matter of saving some money for the taxpayers, and here is an opportunity where such economy will bring no hardship upon any person but will correct a discrimination that exists at the present time against those who are under the civil service.

So, Mr. Chairman, in the interest of economy, I hope those who have said they are in favor of doing something for the taxpayers will accept this amendment and let us save a little over \$1,000,000 a year.

Mr. OLIVER of Alabama rose.

insist upon his point of order?

Mr. STAFFORD. Mr. Chairman, although I am not in sympathy at all with the amendment, I think it would be considered as within the Holman rule, and therefore I am compelled to withdraw the point of order, and I shall ask recognition in opposition to the amendment.

Mr. OLIVER of Alabama. Mr. Chairman, I simply want to call the attention of the committee to this fact, in connection with the amendment offered by the distinguished

gentleman from Oklahoma [Mr. McCLINTIC].

I know the gentleman from Oklahoma is always fair, but I want to remind him that in the Army the likelihood of second and first lieutenants being promoted to colonel is now very slight. They may be held in lower grades for 30 years or longer and may be retired after long service in a low grade. During all this time you penalize them by a contribution of 31/2 per cent of their salaries.

This year there will be retired some officers from the highest grades and this amendment would not impose any contribution on such officers. Men who will retire next year in the higher ranks would have but one assessment to pay and their retirement pay will be very much larger than that of the young officers now in the service, who, because the door of promotion is largely closed to them, will likely be retired on a low base pay after very long commissioned

I think there is wisdom in the suggestion of the gentleman from Alabama [Mr. HILL] that legislation so far reaching as this, without taking issue with the justice of the principle invoked, ought to be considered by some proper committee of the House so that all phases of pay, whether to officers in active service or in retirement can be carefully studied and a comprehensive bill reported, exacting a fair contribution from all.

Mr. McCLINTIC of Oklahoma. Will the gentleman yield?

Mr. OLIVER of Alabama. I yield.

Mr. McCLINTIC of Oklahoma. The gentleman refers to penalization; does the gentleman consider that a reduction of 31/2 per cent from an officer's pay would be a penalty when you take into consideration those that draw much smaller salaries who have to have that percentage taken from their salaries each month? Why should those in the Army or the Navy have a preferential status?

Mr. OLIVER of Alabama. The gentleman is seeking to create a difference between us when I have not necessarily suggested one, because I feel the gentleman will recognize that officers who are now and may soon be retired at a salary of \$4,500 or \$6,000 are not on the same basis as that of a second lieutenant to be retired in the future when he can never be promoted to a grade where he will draw such retirement pay. That is why a matter of this importance should be considered in all of its aspects by a proper committee of the House.

Mr. McCLINTIC of Oklahoma. If this were a matter that presented a serious situation, one that was hard to comprehend or not easily understood, I would be in accord with the gentleman, but this is merely in line with our legislative policy relative to retirement, and I can not understand why it is necessary to delay the matter any further.

Mr. HOUSTON of Hawaii. Will the gentleman yield?

Mr. OLIVER of Alabama. I yield.

Mr. HOUSTON of Hawaii. Is it not a fact that the pay of civilian employees has been raised in the last years on several occasions and that the pay of Army officers has not been raised in some twenty-odd years, and that the fact that the pay was not raised was probably due to a recognition of the fact they had these privileges of retirement?

Mr. OLIVER of Alabama. The gentleman will be interested in reading a table showing what have been the increases in salaries of many civilian employees by reason of the classification act passed in 1924; but, of course, that presents a large field for discussion.

Mr. HILL of Alabama. The truth is that this proposed amendment would change what has been the policy with

The CHAIRMAN. Does the gentleman from Wisconsin | reference to retirement for the Army and the Navy for over three-quarters of a century.

[Here the gavel fell.]

Mr. McSWAIN. Mr. Chairman, I appreciate the plea that has been made by the distinguished gentleman from Oklahoma in behalf of the Treasury and the taxpayers. I yield to no one in my desire to meet the great emergency that now confronts the country. For that reason, I do not recall a single instance, during the emergency for three years in which I have sought here to make a point of order against what was manifest legislation on appropriation bills for the support of the Army.

The reason was that I was satisfied that the members of the Appropriations Committee had studied the question, had had printed hearings showing that they had taken testi-

mony, and that it had been fully considered.

I recognize that it is oftentimes practically impossible to obtain legislation from legislative committees in time to meet the rapidly conflicting conditions of the Treasury, and for that reason there are times when legislation is absolutely necessary on appropriation bills.

But take the case of the amendment proposed by the distinguished gentleman from Oklahoma. It is not proposed by the Appropriations Committee reporting the bill; it is brought hastily before the Committee of the Whole. But it affects a policy, that certainly has been in existence, as I now recall, for over 75 years with regard to both the Army and the Navy, and it may have been in existence for 100 years or more.

The fixing of the salary and pay of the officers and enlisted personnel of the Army and the Navy was proposed at its inception and predicated on the assumption that their retirement pay would be accorded to them without any direct contribution to any retirement fund, as was later developed in case of the civil employees.

The privileges of retirement go back into our history a long time, and I submit, Mr. Chairman, that a matter of so far-reaching policy of such long standing, should not be affected, should not be touched, should not be based upon such a hasty and brief consideration as is absolutely and necessarily imposed upon us in Committee of the Whole.

Now, then, without seeking to pass upon the merits of such a question, without saying that it is unfair, without saying that it is unjust, I do say that it is impossible for this Committee of the Whole to pass upon this question of appropriation thus thrust upon us so hastily and without proper hearing and consideration. I do say it is impossible for the Committee of the Whole, under these circumstances, to pass upon the question justly. The Committee on Military Affairs should consider and report upon any such proposal.

Mr. STAFFORD. Mr. Chairman, the proposed amendment seeks to engraft upon the permanent statute an extraneous provision that has no application itself to the theory of retirement pay of the Army and naval officers of the

When the retirement act of July 3, 1926, was enacted it was predicated on the idea that every employee would contribute to the retirement fund 31/2 per cent of their salary, the Government contributing a large amount to make up for that period of time for those who had been in the service up to the time of its enactment.

It has been fundamental from the history of our Government that the retired Army and naval officers should have a certain schedule of pay. It was never contemplated that there should be any contribution on the part of the officers of either the Army or the Navy.

Here we have an amendment hastily considered attempting to change the entire legislative policy of the Government under the guise that there will result an economy of a million dollars. You might as well say that the retirement pay of the Army and the Navy officers shall be reduced 5 to 10 per cent, as the law with reference to the civil employees says that it shall be reduced 3 per cent.

If you adopt this amendment under the guise of economy, you will adopt a provision entirely without merit and do an their country.

This is just going wild, without rhyme or reason to justify it, though it may be well intended. There is no reason back of this to justify it.

Mr. RAGON. Mr. Chairman, I have not intruded myself upon the hearings of the Committee of the Whole on any of these appropriation bills, and I can only in this instance give my passive support to this amendment. I want to call the attention of Members to some things that we have to consider and that we have to consider now. This is one of the bills that should receive the very deepest consideration in reference to retrenchment. We are accused of operating this Government at an expense of over \$4,000,000,000 a year. The fact is that the expenses of the civil government amount to a little above \$600,000,000 a year. For the retirement of the public debt and interest there is an amount of over \$1,100,000,000 a year; for Veterans' Administration, over \$928,000,000 a year; and for your national defense, your Army and your Navy, approximately \$650,-000,000 a year. This reduces the Budget to something over \$1,100,000,000. If you take from the National Budget the amount that we pay into the construction of public buildings, which is a capital investment, you will reduce it still another half billion dollars. We can not go much farther in the reduction of the expenses of the civil government, and when the American people understand that the expenses of civil government are approximately six hundred and one-half million dollars, they will agree with us; but my friend from Wisconsin [Mr. STAFFORD] finds a great deal of fault with this particular amendment, which means a reduction of \$1,000,000, because, perchance, it is introduced by a man, he implies, who does not know his business. The author of the bill has enjoyed a long and distinguished membership on the Committee on Naval Affairs.

As I gather it from the argument of these gentlemen on the Military Affairs Committee, as well as by suggestions of those interested in the naval appropriations, the same thing relates to the Army activities under the amendment as will relate to the naval activities when we reach that bill. I say to the distinguished gentleman, the splendid Representative from the State of Wisconsin [Mr. STAFFORD], in all candor that not as much criticism is due to the gentleman from Oklahoma [Mr. McClintic] for the introduction of his amendment as was due to that session of Congress that permitted one man to drag down to his own advantage \$21,000 as a pension, you might say, out of this Government. And I say further, Mr. Chairman, that it is just as good, as an amendment, as was the action of the gentleman or set of gentlemen or the membership of this House that permits a pension of \$6,000 to be paid to a gentleman that draws a fortune almost every year as president of a great corporation in this country.

Let us look at this amendment. We have recently been called Shylocks. We have been called that by a nation that refuses to pay us \$19,000,000 that it honestly and justly owes. The statistics from which I am about to quote were prepared for me by the Library of Congress people. For 1930 I find that the expenditures in France for national defense amounted to \$454,708,000.

The CHAIRMAN. The time of the gentleman from Arkansas has expired.

Mr. RAGON. Mr. Chairman, I ask unanimous consent to proceed for 10 minutes.

The CHAIRMAN. Is there objection?

There was no objection.

Mr. RAGON. The expenditures in Great Britain in 1932-33 for national defense amounted to \$420,649,000. What are our expenses? I do not recall what is carried in this bill for strictly military purposes, but the aggregate, as I recall it, for national defense-Army and Navy-is something over \$600,000,000. I do not criticize the committee; I want to be thoroughly understood on that. I wish I were capable of criticizing it; but I can not, on account of lack of understanding, go into the technicalities of these measures as much as I would like to. Here is the Budget estimate,

absolute injustice to men who have enlisted in the service of | evidently advised by the Secretary of War, Mr. Hurley, for National Guard purposes of a certain amount, based on a certain number of drills by the National Guard per annum. Notwithstanding the stress of these times, notwithstanding that the Democratic members of the Ways and Means Committee no longer ago than this morning could not see the wisdom of assessing a single dollar upon the taxpayers of this country, we find an increase of \$9,000,000 for National Guard purposes. Everyone-I do not care who he is-admits the importance of balancing the Budget. The most important thing with reference to balancing the Budget, as everybody knows, is the consciousness on the part of our people of our ability to balance the Budget any time we want to. It can be balanced in one of two ways, as we all know. It can be balanced by increasing the taxes or by reducing expenditures. Where are we going? An agricultural bill came along here the other day and no less than three members of the Committee on Appropriations told me that in justice to the Treasury of the United States that bill ought to be cut 20 per cent from top to bottom.

I referred you to these items for national defense for the purpose of bringing to your mind the thought that there is not a nation on the face of the earth to-day, nor for the next 10 years, that will be able to conduct any kind of a good-sized war for 60 days. Yet here we are putting upon the shoulders of every man, woman, and child in this country a tax of more than \$5 each to support the Army and the Navv.

Mr. McCORMACK. Mr. Chairman, will the gentleman vield?

Mr. RAGON. Yes.

Mr. McCORMACK. Does the gentleman suggest that we eliminate all appropriations for the Army and the Navy for one or two years?

Mr. RAGON. Oh. no: of course not.

Mr. McCORMACK. Then what is the suggestion that the gentleman makes?

Mr. RAGON. My suggestion is to start with the gentleman from Oklahoma and go on down the line and cut these different items as much as possible.

Mr. McSWAIN. Mr. Chairman, will the gentleman yield? Mr. RAGON. Yes.

Mr. McSWAIN. To what reason does the gentleman ascribe the statement that no nation will be able to conduct a war in the next 10 years?

Mr. RAGON. Because there is not one of them that has the money to do it. The economic conditions positively forbid a major war.

Mr. McSWAIN. Does not the gentleman remember that the Confederate States, without a dollar in gold, put the best war that was ever put up for five years?

Mr. RAGON. Yes, but look at the results. What caused it? A lack of funds. The gentleman's argument runs into a hole right there. Had you given the Southern Confederacy some money there is no telling what would have happened. We would have been fighting yet, to say the least of it.

Mr. McSWAIN. But it does not take a victory to make a

Mr. RAGON. But I defy the gentleman to show one that did not have money behind it somewhere.

Mr. McSWAIN. That one did not have any.

Mr. MAY. Will the gentleman yield?

Mr. RAGON. For a brief question, yes.

Mr. MAY. The gentleman has referred to at least three members of the Committee on Appropriations who made the statement that that bill should have been cut at least 20 per cent from top to bottom.

Mr. RAGON. Yes; and I think it ought to have been cut 50 per cent. [Applause.]

Mr. MAY. Does the gentleman know any reason why the members of that committee who made that statement did not file a minority report?

Mr. RAGON. I can not tell the gentleman that. There is no need asking me heckling questions. I am just giving the facts, and they are like rubbing salt on sore spots with some of you.

Mr. FITZPATRICK. Will the gentleman yield?

Mr. RAGON. I yield for a brief question.

Mr. FITZPATRICK. The other day we voted the farm allotment bill, that made a billion dollars burden on the Treasury, for the farmers—

Mr. RAGON. Oh, I can not answer heckling questions.

Mr. FITZPATRICK. But it was for the benefit of the farmers, and it was a tax on the people in the cities.

Mr. RAGON. It was a sales tax. You were perfectly willing to put a sales tax on the poor people to give them beer, so what is the difference?

Mr. FITZPATRICK. But they are demanding that.

Mr. RAGON. Well, they are demanding the farm bill too. Now, they add \$9,000,000 that the Bureau of the Budget did not recommend for the National Guard. I understand the gentleman from Missouri [Mr. Cochran] will offer an amendment with reference to an item later on dealing with the physical fitness of guardsmen. You find that one man in each State has charge of the expenditure of this money. In my own State it happens to be one-half million dollars. I asked the chairman of the subcommittee [Mr. Collins]. and he kindly agreed to find out for me how many officers in the Arkansas National Guard were drawing compensation or disability allowance. The gentleman from Mississippi [Mr. Collins] called up the department, and they gave him the information that there was one. "O," I said. "Mr. Collins, that can not be true. I happen to know of three.' He called up there again, and they rechecked, and they found 10. Ten men were drawing disability allowance and drawing compensation for injuries received during the war, and they were members of the National Guard, the supposed bulwark of our national defense in this country, which is supposed, upon a moment's warning, to be physically fit to be inducted into the Federal service of the United States Army.

Now, what else? I talked again to the chairman about it, and he informed me of some other States, particularly the great State of Massachusetts. What are we doing? You are sending down to those States millions upon millions of dollars to sustain the National Guard, and we find the organization being watched only passively by the United States, infiltrating into all of its machinery this question of disabled men as Army officers. Now, my friends, I want to call attention to that. Whenever the United States Army in Washington will stand by and passively submit to things like that going on, what can the taxpayers of this country expect?

Mr. CHIPERFIELD. Will the gentleman yield?

Mr. RAGON. I yield.

Mr. CHIPERFIELD. Is the gentleman not aware of the fact that each of those officers in the National Guard in the gentleman's State and other States, is subject to physical examination every year, and I would suggest very respectfully that it would seem to me the difficulty is not with the National Guard, but the difficulty will be found in the making of the allowances for compensation and for other reasons in the Veterans' Administration.

Mr. RAGON. That may be true, but both the Veterans' Administration and the United States Army happen to be under the domination of the United States Government. Now, I am glad the gentleman from Illinois brought up the point about the physical examination, because it emphasizes what a loose system it is. Men are examined once a year, so the gentleman says, and I assume that is correct.

Mr. CHIPERFIELD. That is correct.

Mr. RAGON. But does the gentleman know that the adjutant general of a certain State—I will not call the State by name—made application for compensation under the retirement act? The assistant adjutant general received for a while compensation under the disability allowance or service-connected compensation.

The CHAIRMAN. The time of the gentleman from Arkansas has again expired.

Mr. RAGON. Mr. Chairman, I am compelled to ask unanimous consent to proceed for five additional minutes, and then I shall cease. The CHAIRMAN. Is there objection to the request of the gentleman from Arkansas?

There was no objection.

Mr. RAGON. Not only the adjutant general and the assistant adjutant general were applicants for compensation but the United States disbursing officer, working in the same office with them, is now drawing disability compensation. Now, can a thing like that be justified? I am sure the gentleman from Illinois [Mr. Chiperfield], with his military record, does not justify such a thing.

Mr. CHIPERFIELD. I am certain I would disapprove it just as much as the gentleman from Arkansas, and I am glad to hear the gentleman's comment on it, but it shows the wrongfulness of the allowance as a retired emergency officer, rather than the effect on the men who stand an annual physical examination.

Mr. RAGON. But who appoints the medical officer who examines them? That is the secret of it all; it is manipulated through the Adjutant General's Office.

Mr. PARKER of Georgia. No. He is appointed by the

Mr. RAGON. Well, the commander asks him to appoint a certain medical officer, and he is appointed. That is the way it happens. So there we are.

Mr. COCHRAN of Missouri. Will the gentleman yield?

Mr. RAGON. I yield.

Mr. COCHRAN of Missouri. With reference to Illinois, I may say to the gentleman from Arkansas and also to the gentleman from Illinois [Mr. Chiperfield], there are four officers on the emergency officers' retired list, drawing pay from the Government for being disabled, and still they are National Guard officers.

Mr. CHIPERFIELD. Will the gentleman allow me to interpose for one minute? I disapprove that practice, and we have been doing what we can to eliminate from this emergency officers' list those who are unworthy and not entitled to it, and there are many of them on this list.

Mr. RAGON. I would not say that they are unworthy; I would say they are disabled.

Mr. CHIPERFIELD. I am not speaking of the gentlemen to whom the gentleman from Arkansas refers, but I know on the emergency list are many emergency officers drawing pay who should not be drawing pay; and the list ought to be purged.

Mr. RAGON. The gentleman as a soldier knows if we are paying these tremendous sums out of the Treasury of the United States, then laying the lash of a tax collector across the backs of the taxpayers of this country for the national defense of this country, that the Militia Bureau or somebody ought to see that we are getting and making 18-karat soldiers.

Mr. McSWAIN. Mr. Chairman, will the gentleman yield? Mr. RAGON. I yield.

Mr. McSWAIN. The gentleman recalls that last spring this House upon a bill reported by the Committee on Military Affairs by a vote of 5 to 1 voted to eliminate from the emergency officers' retired list virtually 3,000—that would be its effect—and that bill hangs to-day on the calendars of the body at the other end of the corridor. Why it is not acted on, of course, is a matter beyond the power of man to surmise.

Mr. RAGON. I know that, but the point still remains what we will do when the gentleman from Missouri submits his amendment to correct the situation by eliminating men who are physically disabled from the National Guard of the States. Will the gentleman support it?

Mr. MAY. Mr. Chairman, will the gentleman yield for a question, and I hope I will not be regarded as a heckler.

Mr. RAGON. I shall be pleased to yield.

Mr. MAY. The gentleman has made the statement that the \$9,000,000 is in addition to the recommendations of the Budget Bureau. Knowing the attitude of the committees to economize and to even cut below the Budget estimates, can the gentleman give us any reason why this committee would make a recommendation for an additional \$9,000,000?

Mr. RAGON. I do not know. I can not answer that; I | will let them answer that.

Mr. CHIPERFIELD. Mr. Chairman, will the gentleman vield briefly.

Mr. RAGON. I yield.

Mr. CHIPERFIELD. May I call the gentleman's attention to the fact, without any reflection whatever on the appointing power, that in his own State these officers whose physical disqualification he is suggesting are appointed by the executive of the gentleman's State.

Mr. RAGON. Oh. no.

Mr. CHIPERFIELD. Oh, yes; absolutely.

Mr. RAGON. The adjutant general is, but the adjutant general is not among the 10. There is not 1 among the 10 who is appointed by the Governor of Arkansas.

Mr. CHIPERFIELD. How were they appointed?

Mr. RAGON. They are appointed, I assume, on the recommendation of their superior officers. Of course the governor signs their commission, but if he appoints on his own initiative, that is still worse.

Mr. McSWAIN. He does not have to take the recommen-

Mr. PARKS. By the governor upon the recommendation

Mr. RAGON. I mean as a policy. I never heard of a politician recommending one. I certainly would not have the temerity to do so.

Mr. PARKS. I do know I make inquiry before I recommend, and if those applying are not qualified they are not recommended by me to the governor.

[Here the gavel fell.]

Mr. RAGON. The point I want to make, Mr. Chairman, is this, and I do not care whether the power rests with the governor or not. Shall we continue to pour money into the War Department to be used in training men who could not be inducted into service? If the unqualified power does rest with the governor, it makes it all the more mandatory, not only on the Militia Department and the War Department here but upon the administration in whatever State it occurs, to see that the men are qualified.

I am not going to and I do not want to reflect on this splendid committee, but I do say the important thing is to balance the Budget. You can not afford to do it through increased taxes; it must be done through retrenchment, and you have got to do it by passing amendments like the one suggested by the gentleman from Oklahoma. [Applause.]

[Here the gavel fell.]

Mr. BEEDY. Mr. Chairman, I move to strike out the last two lines.

Mr. Chairman, on Saturday last I listened to the speech of the gentleman from Mississippi with a great deal of interest. It showed that he has taken his work seriously and that he has gone to some extent to inform himself for the purpose of informing the House. But the thought occurred to me that if there were pending before this House a resolution calling for the repeal of the national defense act and proposing to set up a new policy for the War Department, the major portion of that speech would have been quite pertinent. However, the major part of it, I submit in all fairness, while it was instructive, was not pertinent to an appropriation bill.

The national defense act is still the law under which the Army, together with its affiliated organizations, is now operating. Congress, I take it, in the passage of this appropriation bill, is attempting, in so far as the War Department requests-and that is on the basis of an irreducible minimum of man power-to carry out the purposes of the national defense act.

In the hope that I may contribute to some clarity in the consideration of this bill, and in order that we may have a proper background upon which to proceed, I desire to call attention first to this fact: You will note in Saturday's speech of the gentleman from Mississippi [Mr. Collins] his statement that General MacArthur in his testimony before the second column on this chart.

the committee stated that we were the seventeenth nation in the world in military strength.

Let us have all the facts in this connection. I am reading from page 6 of the hearings:

Mr. Collins. You stated that this country was seventeenth in point of military strength; was that your statement? General MACARTHUR. Yes.

Mr. Collins. What do you mean by that, General?
General MacAsthur. I mean that in the trained man power lat is available within the early period of a mobilization we would rank seventeenth.

That is perfectly clear. He explained just what he meant. and I take it if we were to consider all the elements that go to make up military strength, we should discover that our rating would be much lower than either seventeenth or eighteenth.

I am very fearsome that if we could make a matériel survey of the armies of the world we would find that on that basis alone we rank far below the seventeenth or the eighteenth nation. We are doing little or nothing, I regret to say, to improve that situation in this bill. I think we may rely upon General MacArthur's statement as true, that so far as available trained man power goes we rank number seventeenth or eighteenth, as the case may be.

In his speech of Saturday, also, the gentleman from Mississippi [Mr. Collins] told you that the army of Great Britain, which he took as an illustration and which, therefore, I shall now take, consisted in 1931 of 144,522 officers and men.

This is correct in so far as it goes, and I do not in any way impugn the motives of the gentleman. It is an interesting psychological study to me to see how the minds of men will operate, each in an earnest and an honest effort to substantiate his own point of view.

When the gentleman gave these figures he was talking about the number of men in the army of Great Britain as represented by the first line on this graph [indicating].

[Here the gavel fell.]

Mr. GOSS. Mr. Chairman, I ask unanimous consent that the time of the gentleman from Maine be extended 10

Mr. COLLINS. Mr. Chairman, I shall have to object to more than five minutes.

Mr. BEEDY. I hope the gentleman from Mississippi will not object. We were very generous with his side, and I am only aiming to get some information before the House.

The CHAIRMAN. Is there objection to the request of the gentleman from Connecticut?

There was no objection.

Mr. BEEDY. I thank the gentleman from Mississippi.

As I was about to say, the gentleman's figures included only those forces of Great Britain which are represented by the black portion—on what is to you the left side—of this chart, to which I call your attention. But all the first four columns on the left side of this chart represent Great Britain's trained man power available at a moment's call in the event of war. The figures given you by the gentleman from Mississippi ignore the major portion of them.

This solid black line here [indicating] represents the regular army of Great Britain. A portion of this army, at the present time amounting to 60,000 men, is assigned to service in India, and 29,756 more men are assigned to certain of the colonies. This blank space in the first column represents the air force of England's regular army. This traced space just above represents 150,000 regular army reserves. Every one of them is in the regular army of Great Britain.

By this first column you perceive that Great Britain's regular army in 1931 consisted of 396,810 men.

In addition to this, Great Britain has what she calls her territorials. She has 135,649 of these troops. They are trained men, and correspond to our National Guard. are available at an instant's notice, and are represented by

instant call the regular and reserve forces of India and All these forces are represented by the black and the traced Africa. There are 166,087 regulars, 100,000 state troops, and 40,000 reserves in India alone. These troops are in immediate readiness and subject to Great Britain's command in time of war, or may be sent on an expedition to China, as they were a year ago. In Africa there are availare called the Philippine Scouts, numbering about 6,500.

But Great Britain has additional forces. She has at her | able also to Great Britain 34,795 regulars and 39,176 militia. spaces in this third column from the left of the chart [indicating].

The United States has no troops comparable with these native troops except a small force in the Philippines, which

FORCES IMMEDIATELY AVAILABLE FOR WAR,



In addition to this, England has, subject to instant call, what are known as her Dominion troops, and, mind you, every one of these men is an active, trained soldier. Australia has her militia and air forces, Canada has her militia and air forces, the Irish Free State hers, New Zealand hers, and South Africa hers, or a total of 454,089 men. Every one of these men is a part of Great Britain's Army, immediately available, to say nothing of an annual enrollment of 127,000 men in the officers' training corps which are not immediately available. This force of 127,000 in the officers' training corps, by the way, corresponds to our student enrollment of 151,864, which are represented by this last column on the right side of the chart. These forces of ours are not available. They are under no obligation whatever to serve in time of war.

The only thing we have to correspond with these territorials, 135,000 in number—and they are organized into what might be called county forces—are our National Guard troops, 187,000 in number. Our National Guard, our 113,858 reserve officers, plus our small Regular Army, which, including air forces, numbers 133,042, constitute our total forces immediately available in time of war.

So that the total troops available to Great Britain in 1931 all ready with equipment at any moment to respond to the call of war amounted to 1,366,606, while our entire comparable force amounted to 434,312. These figures are taken from the League of Nations Yearbook. They can not be disputed.

The statement of the gentleman from Mississippi that the regular British Army, not including British troops in India, consisted of but 144,532 officers and men in 1931 does not give us the whole picture. To say the least, it is misleading.

Now, let me turn to a tragic picture. Let me give you some more facts which cause me uneasiness. I know that my friend from Mississippi thinks trained men are of constantly diminishing importance in war. However, I do not hesitate to accept the view of our best military experts that no invention will ever dispense with the necessity for trained man power in war. The gentleman from Mississippi emphasizes the necessity of matériel for the Army. We have in our War Department men who have given their lives to the study of these problems. They say there is no better way for the United States to prepare for national defense than to approximate the man-power requirements of the national defense act, under which we are now operating. They are exceedingly anxious not to make any mistake about it. They, too, say we lack matériel, and we are refusing to provide money for its purchase in this bill. But they say also that even if we gave them the necessary matériel there must be an adequate trained skeleton personnel to care for and utilize it properly. What thinking man wants to deny the sanity of such a viewpoint?

But to return to the tragic picture I am about to present. We have in our Regular Army nine Infantry divisions within the continental limits of the United States. These divisions call for a war strength of 171,000 men. Three of these divisions have approximately 7,000 each, or a total of 21,000 men. Six of these divisions have but one brigade each of approximately 2,000 men. The total of these six divisions is, therefore, 12,000 men. Here we have in these nine divisions of Infantry a complement of 33,000 men only. We are short of war strength in these nine divisions by 138,000 men. To supply these men we must enlist or draft our civil population, and their training must be accomplished before our Regulary Army Infantry divisions within our own limits could be mobilized at war strength. What other nation of consequence presents such a spectacle?

The nations of Great Britain, Russia, Japan, France, Italy, China, and others, have for every man in their regular armed force a trained reservist. These trained reservists are men who have served their time in the regular army and been transferred to the trained reserves of these various nations. Each reservist has his uniform, his packed knapsack, his rifle, his full equipment, and he knows where they are. They are all concentrated in central depots. Let war break out, and a telegram comes to every one of these men. They each proceed to the proper depot, receive complete

In addition to this, England has, subject to instant call, hat are known as her Dominion troops, and, mind you, rery one of these men is an active, trained soldier. Australia as her militia and air forces, Canada has her militia and ar forces, the Irish Free State hers, New Zealand hers, and puth Africa hers, or a total of 454,089 men. Every one of these men is an active, trained soldier. Australia and ar forces, the Irish Free State hers, New Zealand hers, and the puth Africa hers or a total of 454,089 men. Every one of these men is an active, trained soldier. Australia and ar forces, the Irish Free State hers, New Zealand hers, and the puth Africa hers or a total of 454,089 men. Every one of these men is an active, trained soldier. Australia and ar forces, the Irish Free State hers, New Zealand hers, and the puth are ready for mobilization. In a major number of instances these reservists go back into the same units they left upon completion of their regular army service. They are immediately at home. They understand the business in hand. They whom the puth are ready for mobilization. In a major number of instances these reservists go back into the same units they left upon completion of their regular army service. They are immediately at home. They understand the business in hand. They was a supplied to the puth are ready for mobilization. In a major number of instances these reservists go back into the same units they left upon completion of their regular army service.

But this great Nation of ours has but the skeleton of an Army; and, shameful as it may be, we are pleading for money to maintain our depleted personnel under the national defense act; we are pleading for even a pittance to provide this matériel that the gentleman from Mississippi says is necessary in modern warfare. We are not getting it under this bill, and I say, for one, that I am very much concerned about it.

I do not believe in war; I do not believe in the application of force in settlement of misunderstandings between individuals or between nations. But throughout a recorded history of over 6,000 years we have failed to profit by our major mistakes. The moment disputes arise we lose our heads as individuals and as nations. Thereupon we resort to war, and in this disturbed world of to-day, with this country the richest in the world, with its great heritage of free institutions to defend, with its great heritage of popular government to maintain and perpetuate, we are courting danger by what I believe to be a mistaken policy of undermining our national defense act by niggardly and shortsighted appropriations in the name of economy.

I say that I am gravely concerned because of such a policy, and I am as sincere in my attitude as the gentleman from Mississippi [Mr. Collins] is in his. I do not impugn his motives, and I know that he does not impugn mine. But somehow we ought to be able to arrive at the truth in this dilemma of our necessity. I earnestly hope that wisdom will be given us in this our time of stress, not in war, thank God, but in time of peace, to provide for the essential needs of an irreducible minimum of Army personnel. I trust that we may even now be laying the foundation for a successful future appeal for adequate provision of Army matériel in order that these United States may be prepared at all times to maintain and defend not alone those material interests but those distinctly American ideals which are committed to the care of the present generation in this Republic. [Applause.]

Mr. COLLINS. Mr. Chairman, I ask unanimous consent to proceed for 10 minutes.

The CHAIRMAN. Is there objection?

There was no objection.

Mr. COLLINS. Mr. Chairman, ladies and gentlemen of the committee, it seems to me that in the handling of the War Department appropriation bill the Members desire and have a right to expect accurate information. They do not want to hear of wild and fantastic statements. Moreover, we would not be promoting national interests in our intercourse with the other peoples of the world by proceeding along such lines. Neither are we going to provide this country with adequate military preparation if we undertake to blindfold ourselves and keep ourselves from seeing the exact truth. All any man or woman on this floor needs to do to find out the size of any military establishment is to go over here to the Library of Congress and get the Armaments Year Book. It is published by the League of Nations. Every nation of the world is sent a questionnaire. That is filled out. The last questionnaire that was sent to this country contained over 49 pages. It is absolutely accurate; and if we want accurate information, we can go there and get it. You do not have to depend upon my statement or the statement of any other man, whether he be a general, a Congressman, or a near general.

The source of the information that the gentleman from Maine [Mr. Beery] undertakes to give you is to be found on page 8 of the hearings. According to the table there appearing, the eighteenth nation in military importance is the United States and the seventeenth nation is Great Britain. The sixteenth nation is Greece. I submit there is not a man in the United States who has sense enough to come in out of the rain who believes that Greece is more powerful from a military standpoint than Great Britain.

The first nation in importance in the table to which I have called attention is Russia. Why, General MacArthur stated to our subcommittee that the Russians know very little about machinery; that they are not mechanically bent and, therefore, are comparatively unimportant so far as military preparation or potentiality goes. The next nation on the list is France-but before we consider Franceaccording to this table, Russia has over 18,000,000 soldiers. There is no one here who believes that Russia has 18,-000,000 soldiers. Now, France: France is listed with over 6,000,000 effectives. Under the French law anybody who has had any military training in the last 27 years potentially is a soldier. Under the same method of computation this country would have a larger military force than France. Gentlemen, there is no sense in making a lot of monkeys out of ourselves merely because we are proceeding with the War Department appropriation bill.

We ought to exercise ordinary common sense, even in

dealing with a military subject.

The nations in order of military importance, according to this list, are, first Russia, then France, Italy, Spain, Japan, Poland, China, Roumania, Czechoslovakia, Jugoslavia, Sweden, Turkey, Switzerland, Belgium, Greece, Great Britain, and the United States. We are eighteenth and Great Britain is seventeenth.

As I remarked the other day in opening the consideration of this bill, if the Chief of Staff honestly believes that the United States ranks seventeenth in military strength, it is interesting to note the following passage from his annual report:

Governmentally we have to-day, from the standpoint of national strategy and policy, the strongest possible organization for war. It seems almost incomprehensible that this organization, which incidentally has been the envy of soldiers, sailors, and statesmen abroad, should be tampered with in its major elements in favor of a highly speculative experiment. (Report of the Secretary of War, p. 98.)

Now, in order that this Congress might have accessible correct information upon this subject, a man by the name of Stone, who is Washington representative of the Foreign Policy Association, thoroughly conversant with military budgets, appeared before our committee and testified. I felt we ought at least to have some qualified person, an authority not connected with the Military Establishment, tell us what the picture was as disclosed by official public documents. Mr. Stone said that the national council or board of directors of his association includes Owen D. Young: William Allen White; Silas H. Strawn, of the United States Chamber of Commerce: Dean Roscoe Pound, of Harvard University; Thomas W. Lamont; Judge Julian W. Mack, of New York; and so on. All of us know that those are conservative business men; that they do not belong to any radical group or any group that wants infiltrated into the population of the United States erroneous ideas regarding military matters. Mr. Stone lists on page 744 of the hearings the military forces of the nations of the world, which he has taken verbatim from the League of Nations Armaments Year Book, special edition, 1932. Great Britain's total military establishment, including her reserves, her reserve officers training camp, her foreign troops, and those paid for by all of her foreign possessions, amounts to 420,656 men. The largest of all nations in point of military force is China with nearly 2,000,000 men. I suppose the gentleman would have us believe that China, in point of military preparedness, potentially is a greater military nation than our own, because it has 2 000 000 soldiers.

We have in this country 118,750 enlisted men in our Regular Army. We have 6,500 Philippine Scouts. We have 12,000 plus Army officers. Then, in addition to that, we have a large number of civilians, civilian mechanics, men doing strictly military work, who are better men generally than the general run of enlisted men we have in the Army, and they are paid more, and they have potentially greater military value.

[Here the gavel fell.]

Mr. COLLINS. Mr. Chairman, I ask unanimous consent to proceed for five additional minutes.

The CHAIRMAN. Is there objection to the request of the gentleman from Mississippi?

There was no objection.

Mr. COLLINS. We have upward of 140,000 men in our Army who are just as good as any soldiers in this world. In addition to them, we have 190,000 men in our National Guard. We do not list them with the League of Nations, because they are supposed to be State troops, and they do not appear in the League of Nations Armaments Year Book. In addition to them, we have 110,000 reserves. We have 131,000 young men taking Reserve Officers' Training Corps courses, and those young men are splendid potential officer material. In other words, there are between six hundred and seven hundred thousand men who get pay out of this bill. I expect the pay will have a great deal to do with many speeches that are made on the floor of this House with respect to this bill. Our establishment is around 600,000 men. If this Congress undertook to live up to the national defense act, it would cost this Government \$4,000,-000,000 to do it.

Mr. FITZPATRICK. Then why should we not repeal it?
Mr. COLLINS. The gentleman has as much to do with repealing it as I have. Why does the gentleman not bring in a bill to repeal it?

Mr. FITZPATRICK. Does the gentleman not think the Committee on Military Affairs ought to do that instead of the Committee on Appropriations?

Mr. COLLINS. I have not tried to repeal it. You are the gentleman who injected the subject into this RECORD.

Mr. FITZPATRICK. That is the committee that should handle it.

Mr. COLLINS. Well, that is all right. There is no difference between us about that. What camp has the gentleman in his district that is causing him to jump up and down here? [Laughter.]

Mr. FITZPATRICK. Not a one. Not a one. We abolished the only one we had in my district.

Mr. COLLINS. Perhaps the gentleman is trying to get it

Mr. FITZPATRICK. We are peaceable citizens. We do not need any.

Mr. COLLINS. We have got over 200 in this country; and if we could get rid of some of them, we could write a proper defense act. This committee has brought in a bill that in reality is larger than the bill that was passed in this Congress for 1933; a larger military appropriation bill than was passed in 1933, in reality; and still, with 15,000,000 people suffering and hungry, a drive is afoot to give some boy a little bit longer at camp than the bill calls for or the Budget has recommended.

Mr. CONNERY. Will the gentleman yield? Mr. COLLINS. No. I do not yield at this time.

Now, as far as this particular proposal offered by the gentleman from Oklahoma [Mr. McClintic] is concerned, the matter did not come before this committee. It was not submitted by anyone to the Committee on Appropriations. As I understand, it merely undertakes to apply to Army and Navy officers—in this bill, Army officers—the same provision of a 3½ per cent deduction from the yearly salary that is applied to civilian employees of the Government. Three and one-half per cent is taken from their salaries partially to compensate for their retirement pay. No deduction whatever is made from the salaries of Army and Navy officers. The gentleman proposes to carry into this bill the same reduction. It is a policy that this House will have to determine for itself, and whichever way it is decided is immaterial to me

The CHAIRMAN. The time of the gentleman from Mississippi has again expired.

Mr. PARKS. Mr. Chairman, I have listened with a great deal of interest to what has been said by my distinguished friend the gentleman from Arkansas [Mr. Ragon], with reference to the National Guard, and also by the chairman of the subcommittee, the gentleman from Mississippi [Mr. Collins], who has just concluded his remarks.

The gentleman from Arkansas has just as high regard as I have for the National Guard. As I listened to him I assumed that the only complaint he makes is that we are carrying in the National Guard as officers at high salaries men who are cripples or who are suffering from some disability, and in that I give him my heartiest agreement. These men do not receive their appointments from our National Government. They get their appointments from some politician who happens to be the governor of the State. I join with the gentleman from Arkansas in any amendment to eliminate the unfit officer from this great organization.

Mr. BULWINKLE. Mr. Chairman, will the gentleman vield?

Mr. PARKS. I yield.

Mr. BULWINKLE. In reply to the gentleman I may say that the procedure with regard to the appointment of officers of the National Guard is this: An examination is held and the governor makes appointments from those who pass the examination. If an officer fails to make the grade, the War Department will not recognize his appointment.

Mr. PARKS. Yet the record shows that men to-day are drawing compensation for disability and receiving salaries, enormous salaries, as officers of the National Guard. That is what the gentleman from Arkansas [Mr. Ragon] complains about, and that is all; but they do do it. The gentleman does not mean to make a statement like that, and I do not mean to be discourteous, but the record shows that they do—that they draw a disability allowance, and under the appointment of the governor of a State they are drawing compensation as officers of the National Guard. It ought not to be done.

Now, let me say that there is no greater soldiery on earth than the citizen soldiery. In every war since we have had a flag, in every war since the Declaration of Independence, the greatest soldiers have been the citizen soldiers of the United States; and they always will be. To-day I stand here and say that I rejoice if I can add one penny that may keep the National Guard going. It is the backbone of our national defense.

I have a contempt for the people who are drawing compensation somewhere as little pen pushers who insult the intelligence and integrity of this Congress in the articles they write every time a bill comes up with reference to the War Department. No man suffers more at their hands than my distinguished colleague here, Mr. Collins, and I do not agree with him always in his ideas, but I do say he is as patriotic as any man who ever marched under our flag and went to war under the martial music. Yet he is insulted, we find, every time we read a paper, because he can not give millions to carry a lot of deadheads in the Army.

There is not a man in this House who has higher regard for the United States Army than I have. General Connor recently returned to West Point as the superintendent of that academy, a splendid man, a great soldier, and a great officer. I said to him:

General, what about West Point; do you think it is worth it?

You should have seen the light that sprang into his eyes. He said:

If West Point had never given anything to the world but Robert E. Lee and U. S. Grant, it would have been worth every dollar we have paid for it from the day we laid its foundation until this hour.

[Applause.]

[Here the gavel fell.]

Mr. PARKS. Mr. Chairman, I ask unanimous consent to proceed for five additional minutes.

The CHAIRMAN. Is there objection to the request of the gentleman from Arkansas?

There was no objection.

Mr. PARKS. What is our situation to-day? The Chief of Staff says we can put in the field 2,000,000 men fully equipped and ready for war.

What else did he say?

Never on earth-

He said-

will America break down her industries and abandon her civil activities and go into a world war.

It can not be done. We have done that foolish thing once, and to-day we are broken down economically. Oh, there is not any danger that America will again turn her civil activities into a war machine; but you have to carry on, and you can not abandon our national defense to-day for a few dollars. [Applause.] I do not propose to do it if I can help it.

Recently the President of the United States sent General MacArthur abroad. He is one of the most brilliant men in military life. What does he say? He says the little nations of Europe are armed to the teeth. They are magnificently equipped. They have the very last word in mechanics and military equipment. Where they get their money God alone knows, but they have it and they are ready for war. There is just one nation over there that is not ready for war and that is Russia. They have not sense enough to go to war. They could not fix an airplane with all the mechanics in Russia; they could not get it off the ground without calling on other nations for help. They have no system or sense of mechanics; but every other nation in Europe is ready for war, is using its money for war, yet America sits here under the influence of a few pacifists owning a chain of newspapers, who belittle this Congress because it wants to give a few dollars for the equipment this country ought to have. That is what I am complaining about. We should keep this National Guard; we should keep the Reserve Officers' Training Corps; and we should keep the citizens' military training camps if we have any money at all. [Applause.]

Yes; spend \$150,000 on a frolic to Geneva, although they will probably get us into a war, when we would better spend it on the citizens' military training camps. This is my judgment about it. [Applause.]

I am sick and tired of this harangue about destroying our national defense when we ought to be building it up. If there ever was a time in the history of this earth when we ought to be perfecting our national defense, it is now. Do you know who is hurting our national defense? Are we in danger from Germany, are we in danger from France, are we in danger from Japan? Ah, verily not; we are in danger from the men who stand in the Congress of the United States and assail our national defense. [Applause.]

Mr. ALLGOOD. Will the gentleman yield?

Mr. PARKS. With pleasure.

Mr. ALLGOOD. Are you going to build up an army to fight the ex-service man as was done when the ex-service men were driven out of Washington? Is that what we need an army for?

Mr. PARKS. Oh, for all these years my people have stood and fought the battles of this land. For all these years we have stood by America; and even when we had an administration that we did not agree with, we have been Americans, and we have stood here and fought the battle of freedom and liberty. We are going to continue the fight. Because some man acted the fool down here, if you will pardon the expression, and did something I would not do, you do not think I would disband the United States Army because a soldiers' camp was burned up. [Applause.] I will not do it.

[Here the gavel fell.]

Mr. PARKS. Mr. Chairman, I ask unanimous consent to proceed for two additional minutes.

The CHAIRMAN. Is there objection to the request of the gentleman from Arkansas?

There was no objection.

Mr. PARKS. Mr. Chairman, now is a time when men should keep their heads, because there are men loose in this land who want to play to the galleries and destroy our national defense in the name of economy. We should not do it.

I love the memory of every man who ever gave his life for that flag upon which I now look. I love those men who climbed the heights of Chapultepec and unfurled the emblem of liberty over the land of the Montezumas. I love those men who went yonder in 1898 and carried freedom to the Gem of the Antilles; and here and now, to the exservice men and those who stood by them, I pledge my sacred word that I am willing to carry on for those who offered their lives in France.

One word more and I am through. You have heard Harry Lauder, the man who has sung those beautiful patriotic songs. I heard him in this city when, with his heart breaking, he said, "When the call to the colors came and the English went to battle, my boy went with them and was among the first to give his life on the field of France in the cause of human liberty, and because, forsooth, they were not prepared for war." When they leaned over that boy as he died and his blood ebbed out and flowed away, they caught what he said to his comrades—"Carry on, carry on, carry on."

To-day, I say to Americans in our hour of distress, let us take from the lips of that dying Highland lieutenant, our battle cry and say to the world, "We will carry on; we will carry on." [Applause.]

[Here the gavel fell.]

Mr. McCORMACK. Mr. Chairman-

Mr. COLLINS. If the gentleman will permit, Mr. Chairman, I ask unanimous consent that all debate on this amendment close in five minutes.

The CHAIRMAN. Is there objection to the request of the gentleman from Mississippi?

There was no objection.

The CHAIRMAN. The question is on the amendment offered by the gentleman from Oklahoma.

Mr. McCLINTIC of Oklahoma. Mr. Chairman, I ask unanimous consent that the amendment be again reported for information.

There was no objection, and the amendment was again reported.

The question was taken, and the amendment was rejected. Mr. JOHNSON of Oklahoma. Mr. Chairman, I offer the following amendment.

The Clerk read as follows:

Page 11, line 11, before the period, insert a colon and the following: "Provided further, That during the fiscal year ending June 30, 1934, no officer of the Army on the retired list shall be entitled to retired pay at a rate in excess of \$2,400 per annum."

Mr. GOSS. Mr. Chairman, I make a point of order on the amendment that it is legislation on an appropriation bill.

Mr. JOHNSON of Oklahoma. This is not subject to a point of order for the reason that it proposes to reduce the appropriation.

Mr. GOSS. Does it show on its face that it is a reduction of appropriation?

Mr. JOHNSON of Oklahoma. It shows that it is a reduction of the expenses of the Government.

The CHAIRMAN. The Chair will ask the gentleman from Mississippi, the chairman of the committee, if retired officers now receive in excess of \$2,400?

Mr. COLLINS. Some do.

Mr. GOSS. Can the gentleman from Oklahoma name the officers that receive more than \$2,400?

Mr. JOHNSON of Oklahoma. Yes; some of them.

The CHAIRMAN. Does the gentleman desire to be heard on the point of order?

Mr. GOSS. It is up to the gentleman who offered the amendment to be heard, is it not? I have made the point of order and am ready for a ruling.

The CHAIRMAN. The Chair is ready to rule. The point of order is overruled. The amendment clearly comes within the provisions of the Holman rule.

Mr. JOHNSON of Oklahoma. Mr. Chairman, inasmuch as my colleague on the Committee on Military Affairs [Mr. Goss] has asked me to name retired officers who will be affected by my amendment, I shall do so. I feel somewhat reluctant to name here certain very distinguished retired

officers of the Army and possibly some retired naval officers for fear my remarks might be misconstrued. But, since the information is requested, I shall name three or four retired officers who are receiving large sums in retired pay, although some of them do not pretend to be disabled.

Heading the list of officers is General Pershing. I do not care to cast any aspersions upon that distinguished soldier, but I might say that I have called on the War Department and received some information that the Congress and the country is entitled to know. I find that General Pershing receives \$13,500 a year retired pay. In addition to that he receives \$8,000 as an allowance. To-day I asked several officials of the Department of War to advise me what that allowance meant, and one official said he did not know what it is for. Another official in the War Department said it was for entertainment. Another said it was for light, heat, and water. Another said it was for rent, while another declared it was for entertaining and refreshments. No one seems to know exactly on what theory this \$8,000 allowance to General Pershing is paid.

Mr. PARKS. Mr. Chairman, will the gentleman yield? Mr. JOHNSON of Oklahoma. Yes; with pleasure.

Mr. PARKS. Did the gentleman refer to the law? The law fixes that.

Mr. JOHNSON of Oklahoma. Yes; I looked up the law. That is what I am complaining about.

Mr. PARKS. And what does the law say it is for?

Mr. JOHNSON of Oklahoma. The law says it is an allowance for "commutation" of quarters, whatever that may happen to mean

Mr. PARKS. I do not want to interrupt the gentleman, of course. But the law says that a man of his rank—and we have had very few generals—shall receive a certain retirement pay and then provides that he shall receive a certain allowance. That is the commandment of the law, and it has nothing to do with the Committee on Appropriations.

Mr. JOHNSON of Oklahoma. I know that, and I am not criticizing the Committee on Appropriations. I am giving some facts for the information of this committee. It is only fair that the country and the committee know that a retired officer is receiving a total of \$21,500 a year. Another gentleman who is entitled to retirement pay under the law, and who is supposed to be deeply interested in effecting economy, is Admiral Sims. He is receiving retirement pay of \$6,000 a year.

Mr. HILL of Alabama. He is a naval officer and draws naval pay and he could not be affected by this amendment, could he?

Mr. PATMAN. Does the gentleman propose to offer a similar amendment when the naval appropriation bill is under consideration?

Mr. JOHNSON of Oklahoma. Yes. Admiral Sims is one of the gentlemen who will be affected if and when the amendment I propose to offer to the naval appropriation bill is approved by Congress. General Harbord is another gentleman who has been in the service for many years, and who would be affected should the pending amendment be approved. He receives \$6,000 retirement pay. The point that I make at this time is that in a time like this, when Congress is supposed to be bending every effort possible to economize and reduce expenses of government, and the Nation is demanding economy, such distinguished gentlemen as I have named should be willing to get along on \$200 a month retirement pay. I could mention the names of many others, like Rear Admiral Byrd, another alleged advocate of economy, who, although still a young man, is retired on a dole from this Government.

Mr. STAFFORD. Mr. Chairman, will the gentleman yield? Mr. JOHNSON of Oklahoma. Yes.

Mr. STAFFORD. Does the gentleman imply by the statement he has made that he is now in a position here to get along on \$2,400 a year himself?

Mr. JOHNSON of Oklahoma. That, of course, is beside the issue. But after a Congressman has served here for 30 years, he is not granted a pension, and I, personally, know several lame ducks who would be glad to accept \$2,400 jobs. But in all seriousness, it does seem to me that after an officer has been in the service of the Government for 47 years, as is the case of one of the gentlemen that I have mentioned, after having been educated at the expense of the Government of the United States, I say it occurs to me that he might have been able to put enough funds by for a rainy day.

Mr. RAGON. Mr. Chairman, will the gentleman yield?
The CHAIRMAN. The time of the gentleman from Oklahoma has expired.

Mr. RAGON. Mr. Chairman, I ask unanimous consent that the gentleman may proceed for three minutes more.

The CHAIRMAN. Is there objection?

There was no objection.

Mr. RAGON. The gentleman has suggested three or four names here, and I am wondering while he is suggesting them if there is any considerable number of these gentlemen who receive this compensation.

Mr. JOHNSON of Oklahoma. Answering my good friend from Arkansas, I am advised there are more than 2,800 officers who receive retirement pay in the Army alone.

Mr. MANSFIELD. All in the Army, or are they in the Army and the Navy?

Mr. JOHNSON of Oklahoma. In the Army alone.

Mr. COLLINS. Two thousand eight hundred and fifty-two.

Mr. JOHNSON of Oklahoma. I thank the distinguished chairman of the subcommittee for the exact figures.

Mr. ALLGOOD. Has the gentleman estimated what the savings will be if his amendment prevails?

Mr. JOHNSON of Oklahoma. Approximately \$4,000,000 a year, so I am advised.

Mr. FITZPATRICK. And the gentleman does not know the financial condition of any of these gentlemen, I suppose?

Mr. JOHNSON of Oklahoma. I am glad the gentleman has asked the question. We know the financial condition of some of these gentlemen. We know, for instance, that General Pershing's family has inherited a small fortune. know also that he has received something like \$150,000 to \$200,000 for a book that he wrote about the World War that he saw largely through field glasses while buck privates and other enlisted men fought in the front-line trenches. Possibly this particular general is in bad shape financially, but in spite of the fact that he has only been paid something like \$500,000 by this Government since he became a general, after receiving a free education at the hands of our Government and after having inherited a fortune, I think he might get along on the \$2,400 a year as proposed in my amendment, plus the \$8,000 that is being doled out to him by the Government of the United States.

I believe I mentioned Rear Admiral Richard Byrd. Of course, he would not be affected by my amendment, but he is receiving \$4,500 a year dole from the Government. He is another "poor officer" who is in great need. He, too, received his education at the expense of our Government. And he, too, has joined these so-called economists, who tell Congress how to reduce expenses of Government.

Aside from the \$4,500 a year from this Government, I understand he has made some \$200,000 from a very interesting book that he wrote about some of his explorations, also made possible by this Government. I am not criticizing Byrd nor Pershing for cashing in on their experiences and prestige. Their books are interesting, but it seems that they might now get along without a dole from the Congress of the United States, while millions of people are actually starving for bread and this Government is running behind at the rate of more than a million dollars every day.

Mr. CONNERY. Will the gentleman yield? Mr. JOHNSON of Oklahoma. Yes; I yield.

Mr. CONNERY. General Pershing, General Harbord, and Admiral Byrd are all members of the Advisory Council of the Economy League, are they not?

Mr. JOHNSON of Oklahoma. Yes. I am glad the gentleman has mentioned that. I intimated as much a few moments ago. They are members of the so-called National

Economy League. They have set themselves up as criterions. They have told the Congress and the country how to economize. They say the way to economize is to stop the meager pay of disabled veterans, many of whom saw actual service in the front lines. They have told us the logical way is to cut off the pay of veterans who are receiving \$12 or \$18 a month as compensation and make them charges upon society.

[Here the gavel fell.]

Mr. PARKS. Mr. Chairman, I ask unanimous consent that the gentleman may proceed for five additional minutes. He has been interrupted a great deal.

The CHAIRMAN. Is there objection to the request of the gentleman from Arkansas?

There was no objection.

Mr. JOHNSON of Oklahoma. The suggestion has been made by these distinguished officers, some of whom I have mentioned-General Pershing, Admiral Sims, General Harbord, and Admiral Byrd-are members of the Economy League. They met to tell the Congress how to economize. They know all about economy. They admit that they are able to advise us how to reduce the expenses of government. These high-powered retired officers, as they live in luxury, solemnly advise that the way to economize is to cut off these old doughboys; not reduce them 10 per cent, or 81/3 per cent, but to discontinue all of their pensions or compensation, provided they can not prove to the satisfaction of the Veterans' Administration that their disability was incurred while in actual service. They are sending propaganda to your districts, and this Economy League is spending thousands and thousands of dollars, refusing to obey the laws by filing a report as other propaganda organizations do. These generals and admirals who seem to be the guiding stars of the National Economy League should to-day, by this Congress, be taught how to economize. They are leaving no stone unturned to cut off the enlisted men who are receiving \$12 to \$18 a month, many of whom actually saw service in the front lines and some of whom have great war records.

Some of the generals said, "Go on, boys." But these enlisted men waded right into what looked like certain death. They did not stand back 2 to 5 miles from the front lines and watch the war with field glasses. Some of you remember when you were marching to the front lines with 70 or 80 pounds of useless luggage on your backs, because generals were experimenting on the endurance of the American soldier. Oh, you remember those long marches to the front lines. You have not so soon forgotten that every once in a while the command was given, "Give away to the right. Give away to the right." Then a large yellow car dashed by superceded and followed by a convoy of smaller cars, and some one would whisper, "The commanding general." If you were not too close to the front, you would see the cars stop on a hill. Some of the officers would bravely get out with their field glasses and would look miles away to ascertain how fast Uncle Sam's doughboys were driving the enemy toward the Rhine.

But this convoy seldom tarried too long. They fought most of the war at a safer distance from the scene of activities. Some of these officers are here now trying to tell Congress how to effect economies, and in so doing have shown no regard for men who actually fought and won a great war. If they really believe in practical economy, let these men of wealth step up and accept at least a reasonable reduction in their own retirement pay.

Mr. PARKS. Will the gentleman yield? Mr. JOHNSON of Oklahoma. I yield.

Mr. PARKS. Surely the gentleman does not mean to say that generals like General MacArthur were 5 or 10 miles away, and were not down in the front lines leading their troops when they went in there?

Mr. JOHNSON of Oklahoma. Oh, the gentleman surely does not think that generals actually go in the front lines?

Mr. PARKS. I say that General MacArthur did go to the front lines and lead his troops. [Applause.]

Mr. JOHNSON of Oklahoma. I thank the gentleman for the information. I had not mentioned the very distinguished officer. It so happens I did not associate with the generals during that unpleasant encounter, as I was only a buck private.

Mr. CONNERY. Will the gentleman yield?

Mr. JOHNSON of Oklahoma. I yield.

Mr. CONNERY. General MacArthur is not retired, and this would only affect retired officers.

Mr. PARKS. Nobody said anything about him being retired, but the gentleman from Oklahoma said that generals viewed the war with field glasses, and I say they did not do it.

Mr. CONNERY. The gentleman from Oklahoma said that some of them did. There were a few who did go to the front.

Mr. JOHNSON of Oklahoma. I shall not argue about that. Maybe some generals, somewhere, actually led their men in battle. I hope he is correct, but I am afraid he is not. I do not pose as a military expert, but I will say I never saw a general in, or dangerously close to the front lines. I am not here making a fight on generals of the Army, but I am somewhat surprised that my genial colleague from Arkansas appears to be laboring under the hallucination that generals actually took part in the front line warfare during the recent World War. I have the highest respect for the general mentioned by my distinguished colleague from Arkansas [Mr. Parks], as well as some of the others, but I want to drive home the point that these generals who associate themselves with the Economy League are not interested in the kind of economy that affects their own salaries. [Applause.]

The CHAIRMAN. The time of the gentleman from Oklahoma has again expired.

Mr. CONNERY. Mr. Chairman, I rise in support of the amendment offered by the gentleman from Oklahoma.

Mr. Chairman, I personally would like to see how some of these generals who are members of the Economy League and who were so quick to become advisory members of that organization would feel if they had to get along on \$200 a month, when they are so anxious to take away \$12 a month from a man who must be permanently disabled to the extent of 25 per cent and could not pay an income tax the previous year in order to get that \$12 per month. The executive secretary of the Economy League, Mr. Charles Mills, a short time ago in a speech designated Members of Congress as "dumb bunnies." Mr. Mills is executive secretary of this Economy League, of which some of these generals are so anxious to become members of the advisory council. The gentleman from Wisconsin [Mr. Stafford] asked if they could live on \$200 a month. I do not know whether they could or not, but I know that they, by their advocacy of the Economy League and its principles, want the bravest men who went over the top in France not only to live and support their families on that amount but far less, and then cut it down some more.

Now, in reference to the remarks of the distinguished gentleman from Oklahoma. I know very well he was not referring to all generals when he said they were not on the front line. Our own general of the Twenty-sixth Division, the late Gen. Clarence R. Edwards, went up to the front line often. General Edwards was the idol of all the men of his division. I know the general in command of the Second Division of Marines and Regulars went up to the front line. There were other generals who went to the front line, but the majority of the generals did not go to the front line. The majority of the generals stayed back. Perhaps they were supposed to. When visiting the White House one day I met General Pershing, and I told him the story about the colored soldier who ran away from the front. He ran, and he ran, and he ran, with his head down all the time, and finally he heard the cry, "Halt!" He looked up and saw a man on horseback. The man on horseback said: "Don't you know enough to salute an officer when you see one?"

"Oh, yas, suh; yas, suh; is you a officer?" He said, "I am a general." "Oh," he said, "good land! Am I that far back?"

General Pershing laughed good-naturedly and heartily. So we are making no particular attack against the generals, but we are calling attention to the fact that some generals are so interested in economy that they join the Economy League, like General Harbord, and some admirals, like Admiral Byrd and Admiral Sims. General Harbord. associated with a big corporation, enjoying a fine income, drawing retired pay besides, said in effect to the men of the American Legion at a meeting in Washington, "Do not go out to the American Legion convention and ask for a soldiers' bonus; that is like going out with a tin cup." He has a cup, though, but it is not tin; it is a gold cup in the form of his retirement pay from the United States Governmenta beautiful pension, a beautiful dole, if you will, but he tells the men who fought in the war, who have no pension, who have no job, not to go out with a tin cup, meaning not to ask for the payment of the bonus, and he is on the advisory council of the Economy League, which not only opposes the soldiers' bonus but now seeks to cut the already small compensation of disabled veterans.

Mr. FISH. Mr. Chairman, will the gentleman yield?

Mr. CONNERY. I yield.

Mr. FISH. Will the gentleman give us some information as to the maximum pay allowed retired generals? I think the House is entitled to this information.

Mr. CONNERY. I do not know what General Pershing is getting. I believe the retired pay of a major general is around \$6,000.

Mr. FISH. His retired pay is fixed by act of Congress at \$21,000. Can we not get this information before we discuss this further?

Mr. CONNERY. I can not give the gentleman accurate figures on all the generals, but the chairman of the committee could tell us what it is.

We would like to give the generals a chance with their private fortunes to go along on \$200 a month for a while and see how they like it.

Mr. SWING. Mr. Chairman, will the gentleman yield? Mr. CONNERY. I yield.

Mr. SWING. I assume the amendment which has been offered of course makes the same exemption with reference to generals that they are willing to make with reference to privates—that if they were injured in direct combat with the enemy they will be exempt.

Mr. CONNERY. Certainly; oh, by all means, any general who got close enough to be shot at, and was shot, should be exempt. [Applause.]

Mr. SWING. We should give them the same generous treatment they are willing to give the privates.

Mr. CONNERY. Yes; I agree with the gentleman entirely.

[Here the gavel fell.]

Mr. BULWINKLE. Mr. Chairman, I rise in opposition to the amendment.

Mr. COLLINS. Mr. Chairman, will the gentleman yield for a unanimous-consent request?

Mr. BULWINKLE. I yield.

Mr. COLLINS. Mr. Chairman, I ask unanimous consent that all debate on this amendment close in five minutes.

The CHAIRMAN. Is there objection?

Mr. HALL of North Dakota and Mr. SCHAFER objected. Mr. BULWINKLE. Mr. Chairman, during the war—and you know that I seldom, if ever, speak of the war on the floor of the House—it was my privilege, as it was the privilege of two and a half million other American soldiers, to fight under General Pershing. The crime that he and other officers have committed seems to be that they have joined the Economy League, and nothing else. All his patriotism, all his wonderful service to the American Government, has been forgotten by these two gentlemen who preceded me; all that has been wiped out because, forsooth, whether rightly or wrongly I am not arguing, he protested against certain expenditures of the public money.

When in future years is written the history of the American Army in France the leadership of General Pershing will be one of the bright spots and greatest accomplishments in American history. [Applause.] No man thought of criticizing him for cowardice in France. No man thought of attributing to him cowardice upon the field of battle. No man there thought of attributing to any general officer the criticism that he stayed back through cowardice and looked through his field glasses. When the action called for it, these soldiers of America, whether they were privates or generals, did their duty as was required of them; and it ill behooves us now to attempt to impugn the motive of any of these officers as has been done here to-day. [Applause.]

Mr. CULKIN. Mr. Chairman, will the gentleman yield?

Mr. BULWINKLE. I yield.

Mr. CULKIN. The gentleman is exercised because Congress criticized General Pershing. Does the gentleman remember that last year in an interview given, I think, in London, General Pershing made a most bitter attack on this Congress?

Mr. BULWINKLE. No; I did not see a report of that nterview.

Mr. CULKIN. Would that change the gentleman's opinion in the matter?

Mr. BULWINKLE. I think if the gentleman would write or ask General Pershing he would find that he never gave out such an interview about the Congress.

Mr. CULKIN. It was in the public press. Mr. BULWINKLE. I refuse to yield further.

Of course, I am exercised because when you impute cowardice to one man, the leader, and his officers (the generals) do you not also impute it to those farther down? This is what I am exercised about.

Mr. CULKIN. May I interrupt the gentleman?

Mr. BULWINKLE. No, sir; I refuse to yield.

Mr. CULKIN. I do not subscribe to that phase of the discussion.

Mr. BULWINKLE. That is the phase of the discussion that I was exercised about, because I served in an artillery regiment which supported 10 divisions and I am speaking now of officers and men. There were men from the South, men from the West, men from the North, and men from the East, and these men, regardless of their nationality, were brave American soldiers and fought well upon the field of battle, and just for the purpose of discrediting some officer whose utterances or actions now do not please us, I do not think that we, the representatives of the people of the United States, should support an amendment of this kind, and for one, I shall vote against the amendment on that account. [Applause.]

Mr. GOSS. Will the gentleman yield?

Mr. BULWINKLE. I yield.

Mr. GOSS. Does not the gentleman think that the real purpose of this amendment is simply to rebuke the Economy League?

Mr. BULWINKLE. It is said by some one here that General Pershing does not belong to it, so I do not know.

[Here the gavel fell.]

Mr. COLLINS. Mr. Chairman, I ask unanimous consent that all debate on the pending amendment close in five minutes.

The CHAIRMAN. Is there objection to the request of the gentleman from Mississippi?

There was no objection.

Mr. FISH. Mr. Chairman, I do not require five minutes to speak on this subject. I think probably some Members of the House in their enthusiasm have gone a little too far. I do not believe any American in this House or anywhere else wants to impute cowardice to any of our high officers during the World War. Such imputations have crept into the debate unwillingly and unwittingly. Every thinking man and woman in this House knows that a general is not supposed to fight in the front-line trenches. That is not his place. Everyone knows that most of our Army officers were

just as brave and efficient as any officers in any army in the World War. [Applause.]

Although I am not in sympathy with this amendment, I am sorry it has not been discussed on its merits. No one has stated how much these retired generals are receiving at the present time, whether it is \$3,000 or \$6,000 or \$8,000. If it is \$8,000, I would subscribe to an amendment reducing it substantially, but possibly not in this way.

The war records of such fighting generals as Maj. Gen. James G. Harbord, Maj. Gen. Charles Summerall, Maj. Gen. Mark L. Hersey, Maj. Gen. John F. O'Ryan, and Brig. Gen. Douglas MacArthur, and Brig. Gen. William D. Connor are well known to the American public as well as a long list of others for their success in leading combat units during the World War.

I am sorry I am compelled by the remarks of my colleague from New York to substantiate his statement that our commander in chief, the man under whom we served, the man who has received all this tribute from the American people because of his part in helping us to win the World War—the man who receives \$21,000 now in retirement pay, with allowances and so forth, from the Congress of the United States, did go abroad last year and did speak in a foreign city denouncing the Congress of the United States, our democratic institutions, and our representative form of Government.

I do not propose to make any motion myself, but if anyone does offer an amendment to cut that pay in half, I would vote for it, because I think it is utterly out of place for any American officer, after he has been retired and is receiving retirement pay from a grateful republic, to go into a foreign land and denounce our form of government and the Congress of the United States. [Applause.] I believe in freedom of speech, and if he wants to make such a statement in America, he is at liberty to do so, but no officer, from the top to the bottom, who is receiving retirement pay from this Government has any right to go into a foreign land and criticize and denounce the Congress of the United States and our representative form of government. [Applause.]

The CHAIRMAN. The question is on the amendment offered by the gentleman from Oklahoma.

The amendment was rejected.

Mr. JOHNSON of Oklahoma. Mr. Chairman, I offer another amendment.

The Clerk read as follows:

Amendment offered by Mr. Johnson of Oklahoma: Page 11, line 11, before the period, insert the following: "Provided further, That during the fiscal year ending June 30, 1934, no officer of the Army on the retired list shall be entitled to retired pay at a rate in excess of \$3,600 per annum."

Mr. JOHNSON of Oklahoma. Mr. Chairman and members of the committee, this is an amendment proposing to make the maximum retired pay \$3,600-\$300 a month. The fact that I mentioned, among others, the case of General Pershing, has caused some heated discussion. I have not sought to cast any reflection on General Pershing. But the fact remains that he is receiving \$8,000 allowance in addition to the \$13,500 retirement pay, less, of course, the 81/3 per cent cut. He receives sufficient pay to make a trip to Europe quite frequently. It has been mentioned that he not only goes to Paris frequently, but press reports say he has, on more than one occasion, publicly, severely, and unreasonably criticized our form of government. He has been reported as referring to a charitable Congress as a bunch of boobs. To say the least, the general does not appear to be very appreciative to a Government that has been most generous toward him.

Mr. TEMPLE. Are we going to prove that we are boobs, by passing an amendment like this?

Mr. JOHNSON of Oklahoma. Well, if the gentleman from Pennsylvania means to say that passing an amendment to save over \$4,000,000 is evidence that Members are boobs, especially when the retired officers do not actually need the doles Congress is dishing out to them, then I am willing to be placed in such a category.

Mr. WILLIAM E. HULL. Will the gentleman yield?

Mr. JOHNSON of Oklahoma. Yes.

Mr. WILLIAM E. HULL. I was wondering if General Pershing has not put in all his time since he retired looking after the graves and the battlefields in France when, if he had not done that, he could have gone on pleasure trips.

I have been to France three times when he has been there, and he has been so busy looking after those things that I could not see him. I think the gentleman from Oklahoma is wrong. General Pershing has been the one man that the United States has selected that has looked after the graves and cemeteries that belong to us. I think this is an inopportune time to reflect on him.

Mr. JOHNSON of Oklahoma. In reply let me say that I, too, have been to Paris a few times, and I have seen our distinguished General Pershing there, but I never happened to meet him in a cemetery.

Mr. WILLIAM E. HULL. Was the gentleman in the ceme-

tery himself?

Mr. JOHNSON of Oklahoma. Yes. I have been to practically all of the cemeteries in Europe. General Pershing, so I understand, has had all of his expenses while visiting cemeteries in Europe, in addition to all these other sums he receives.

Mr. WILLIAM E. HULL. The gentleman from Oklahoma would not expect him to pay his own expenses, would he?

Mr. JOHNSON of Oklahoma. No; I know he is hard up. He is said to have received only about \$200,000 out of the books that he is supposed to have written. His family inherited several hundred thousand dollars. I know he must be hard up financially, and Congress ought to figure out another dole for him in addition to his \$13,500 retirement pay and his \$8,000 allowance, in order that he may properly entertain in America and Europe.

Mr. WILLIAM E. HULL. If a man is capable of writing a book, a popular book which the people demand, is not he

entitled to the profits?

Mr. JOHNSON of Oklahoma. He certainly is, and I have not criticized him for that. I am pointing out, however, a few pertinent facts that I feel this committee and the country are entitled to know. Frankly, I do not like the idea of his receiving these large sums from the Government and at the same time denouncing the Government and denouncing Congress that has been so charitable toward him.

Mr. WILLIAM E. HULL. What did General Pershing say? Mr. JOHNSON of Oklahoma. It would be impossible for me to tell you all he is reported to have said, but if the press reports are true, the distinguished general said many things that were anything but complimentary to this Government that has been unusually good to him.

Mr. WILLIAM E. HULL. Did he say it in Paris or London?

Mr. JOHNSON of Oklahoma. Possibly in both places. Mr. CHIPERFIELD. Will the gentleman yield?

Mr. JOHNSON of Oklahoma. Yes; with pleasure.

Mr. CHIPERFIELD. Does not the gentleman know that on many occasions General Pershing has expressed himself in terms of the highest patriotism and loyalty to the Government of the United States?

Mr. JOHNSON of Oklahoma. Oh, yes; that is true, and let me add that I have not sought to question his loyalty or ability as a soldier.

Mr. CONNERY. There never has been any criticism of General Pershing's patriotism or that of any of the generals of the American Army.

But we do believe that the private in that Army should not have his disability compensation cut while these men are getting this wonderful retirement pay.

Mr. JOHNSON of Oklahoma. That is my feeling in the matter exactly. And, now, let me assure my colleagues that this is not a personal matter with me. I do not know these generals and admirals personally, but I do know that all I have mentioned, save one, or possibly two, were educated at the expense of our Government. General Pershing has been on the Government pay roll since July 1, 1886; General Harbord has drawn a Government salary continuously since January 10, 1889; Admiral Sims has enjoyed the privilege

of the Government pay envelope since June 21, 1876. Both Sims and Harbord receive enormous pensions at the hands of this Government, called "retirement pay," in the sum of \$6,000 each per annum. Admiral Byrd, as I think I stated a while ago, only receives \$4,500 per year, after serving since May 28, 1908, which period includes his free education at the hands of this Government. Personally I shall take my lessons in economy from a different source than from men who have sucked at the public tit practically all of their lives and who are now receiving unreasonable retirement pay in spite of the fact that some of them have accumulated vast fortunes. [Applause.]

Mr. SCHAFER. Mr. Chairman, I rise in opposition to

the amendment.

Mr. COLLINS. Mr. Chairman, I ask unanimous consent that all debate upon this amendment close in five minutes. The CHAIRMAN. Is there objection?

There was no objection.

Mr. SCHAFER. Mr. Chairman and members of the committee, I believe that these retired admirals and generals, who are drawing nice, large retirement salaries each year from the United States Government, before they ask for a cancellation of the \$12 a month for the buck private who is 25 per cent disabled, and for the nonpayment of \$20 a month for the dependent widow or orphan of a World War veteran, should come into court with clean hands and refuse to take their compensation from the overburdened Treasury of the taxpayers.

I do not, however, believe that this peanut-politics debate is going to inure to the benefit of the buck private and the widows and orphans. You can not make a right with two wrongs. These personal attacks on high Army officers, because of the lobby activities of a very few, will do the disabled buck private more harm than good. General Mac-Arthur comes from my home State, and his honorable record in defense of America and the American flag will stand out with the record of any of the Members of Congress who have denounced nearly all of the high officers to-day. I know that the thinking people of America and the rank and file of the former soldiers will resent the general condemnation of so many of these patriotic men who happened to be officers, simply upon the ground that a handful of retired officers joined the National Economy League. If this Congress wants to change the policy with respect to retirement pay, let the legislative committee make a careful study of the question and report a bill to the House. I believe we could make some changes for the benefit of the taxpayers without doing an injustice to retired officers.

We should at all times also bear in mind that the retirement pay of the Regular Army and Navy officers is not entirely a gratuity or a pension, but in arriving at their base pay, which they receive from month to month, which has not been raised for many years, the question of the benefits which they retain after retirement enters into the

consideration of the amount of the base pay. With all good intention some Members of the House may be supporting these amendments and trying to put all the illustrious soldiers, who happen to be officers, on the spot, so as to make good reading in the press, to make good reading in speeches that are to be sent out to veterans back home who disapprove of the action of a mere handful of retired officers in joining the Economy League. I believe that it is below the dignity of this House for reasons given in the debate to adopt this amendment. It is just more peanut politics on top of what we had when the billiondollar super sales tax on the necessities of life, camouflaged as the allotment farm relief bill, was under consideration a few days ago. What are you Democrats going to do now? You have blamed President Hoover for everything under the sun, for all the ills of America and the world. You can not blame President Hoover for killing Cock Robin, the allotment alleged farm relief bill, the hopes and aspirations of the Democratic leadership of the Democratic-controlled House of Representatives.

When President-elect Roosevelt invited the Democratic leaders up to the swimming pool in New York for the recent

conference he should have invited the Kingfish, the absolute leader of one branch of the Democratic Party and the Democratic Chairman of the Committee on Agriculture. Then you Democrats perhaps would not be in such a precarious situation, hopelessly divided and out on the limb being sawed off, as you are to-day, in respect to the alleged farm-relief program. You Democrats led by the Democratic leaders of the House fought nobly and heroically in committee and on the floor of the House for the Roosevelt billion-dollar sales tax on food and clothing of all the American people, which would extend the arm of the Federal Government into millions of farms and factories and stores and furnish thousands and thousands of jobs for the horde of hungry Democratic office seekers. What are you going to do now, since Mr. Roosevelt has disowned and turned his farm-allotment baby out in the cold, as indicated in the press through a release of his spokesman? Are you going to continue the fight, or are you going to retire in disorderly retreat the way you did with reference to taxation to balance the Budget? When we read that press release of Mr. Roosevelt's spokesman I can frankly state it would take all the magic of Houdini to understand where the President elect really stands on farm-relief legislation.

However, one thing is absolutely clear, and that is that Mr. Roosevelt repudiates the leadership of the Democratic majority in the House and its leaders and now disowns his allotment baby after he has served his daddy so nobly in gathering votes in rural sections last November. God help the country under the next few years of Democratic control! As the days go by the thinking American people will more and more realize what they did on November 8 last, when they turned the destiny of the Republic in these critical days over to a disorganized Democratic mob with no program and divided leadership, facing one way to-day and another way to-morrow. As days go by and you fail to function and when you can not blame Herbert Hoover for all of your failures as well as for all of the ills of America and the world, the American people are going to realize that they made a serious mistake when they failed to return Herbert Hoover to the White House and a Republican majority to Congress last November. [Applause.]

The CHAIRMAN. The time of the gentleman from Wisconsin has expired. The question is on the amendment offered by the gentleman from Oklahoma.

The question was taken; and on a division (demanded by Mr. Johnson of Oklahoma) there were—ayes 37, noes 67.

So the amendment was rejected.

Mr. JOHNSON of Oklahoma. Mr. Chairman, I offer the following amendment, which I send to the desk.

The Clerk read as follows:

Amendment offered by Mr. Johnson of Oklahoma: line 11, before the period, insert the following: "Provided further, That, during the fiscal year ending June 30, 1934, no officer of the Army on the retired list shall be entitled to retired pay at a rate in excess of \$5,000 per annum."

The CHAIRMAN. The question is on the amendment offered by the gentleman from Oklahoma.

The question was taken; and on a division (demanded by Mr. Johnson of Oklahoma) there were—ayes 47, noes 63.

Mr. JOHNSON of Oklahoma. Mr. Chairman, I demand tellers.

Tellers were ordered, and the Chair appointed Mr. Collins and Mr. Johnson of Oklahoma to act as tellers.

The committee again divided; and the tellers reported there were ayes 57 and noes 74.

So the amendment was rejected.

Mr. MANSFIELD. Mr. Chairman, I offer an amendment, which is at the Clerk's desk.

The Clerk read as follows:

Amendment offered by Mr. Mansfield: Page 9, lines 10 and 11, after the word "officers," in line 10, strike out the words "including all commissioned officers of the Corps of Engineers."

Mr. MANSFIELD. Mr. Chairman, the purpose of this amendment is to let the present law remain as it is. As reported in this bill, it pays officers of the Corps of Engineers engaged in river and harbor work out of the Regular Army

appropriation, when the law provides it shall be paid out of the lump-sum appropriations appropriated for river and

An attempt was made to put this in last year and it was stricken out in the Senate. It now comes in again. I have the law here for previous years, and that law reads exactly as this will read if my amendment is adopted.

There are certain civilian engineers engaged in this same service. They are paid out of the rivers and harbors appropriation. If this bill passes as it is reported, it will divide up this money, and a portion of it will be paid out of one fund and a portion paid out of another fund, and yet it goes to identically the same purpose. The consequence will be that whenever you want to know how much money is being expended for river and harbor purposes you must go to the War Department and two or three different lines of clerks and divisions and bureaus to have them check it up and find out what it is. The only purpose is to have the present law remain as it has been for many years and let every tub stand on its own bottom.

Mr. CONNERY. Will the gentleman yield?

Mr. MANSFIELD. I yield. Mr. CONNERY. The provision in the present appropriation bill changes from the present law?

Mr. MANSFIELD. Yes. I have the previous laws.

If my amendment is adopted, this will read exactly the same as the previous laws. It is for the regularity of the proceedings. It does not increase or diminish the expenses of the Government. It simply provides that expenditures for river and harbor purposes shall be paid out of the river and harbor funds, while expenses for military purposes shall continue to be expenses out of the military funds, and the two will be separate and distinct, as we have always had.

Mr. FITZPATRICK. Will the gentleman yield?

Mr. MANSFIELD. I yield.

Mr. FITZPATRICK. It is misleading as to the amount of money spent for Army purposes?

Mr. MANSFIELD. Absolutely. Yes; it is. Mr. STAFFORD. Will the gentleman yield?

Mr. MANSFIELD. Yes; I yield. Mr. STAFFORD. Is there any difficulty in the matter of bookkeeping in paying the civilian engineers from one fund and the Army engineers from another?

Mr. MANSFIELD. Yes. It will involve additional bookkeeping, and a portion of the funds for engineering purposes will be paid out of one fund and a portion paid out of another fund if the bill goes through as it reads now.

Mr. STAFFORD. But there is no great difficulty involved, as an accounting proposition, about the civilian force being paid from one fund and the officer force from another. We have a great number of civilian employees in the Army and they are paid from one fund, and the officer personnel from another fund. I can not see where that is any very great argument in favor of the gentleman's amendment.

Mr. MANSFIELD. I may state there is a great demand all over the country to know how much money is being expended for different purposes, and especially for river and harbor purposes. This will divide it up so that you will have to go to different bookkeepers to have it checked out and find out what it is when, if the law is permitted to remain as it is, there will be no difficulty or trouble to ascertain the amounts.

Mr. WILLIAM E. HULL. Will the gentleman yield?

Mr. MANSFIELD. I yield.

Mr. WILLIAM E. HULL. It does not change the amount that we pay, in any event, does it?

Mr. MANSFIELD. Not one cent in the world.

Mr. STAFFORD. The effect of the gentleman's amendment is to make available more officers who may be employed in other establishments?

Mr. MANSFIELD. Oh, no; not at all.

Mr. COLLINS. Mr. Chairman, I ask unanimous consent that all debate on this amendment close in five minutes.

The CHAIRMAN. Is there objection to the request of the gentleman from Mississippi?

There was no objection.

Mr. COLLINS. Mr. Chairman, there is a very small amount of money carried in this bill for river and harbor work. The amount of money involved in the amendment that the gentleman from Texas [Mr. Mansfield] proposes is \$227,490. In other words, if the gentleman's amendment be adopted, that additional sum of money will be taken away from rivers and harbors. We have added to this particular item here the sum of \$227,490 for the pay of officers engaged upon river and harbor work. The money is carried under this particular head. There is no money carried under rivers and harbors for the compensation of Army officers. In this respect, this bill is no different than the 1933 appropriation act, but, I am frank to say, that instead of paying the officers out of the pay of the Army appropriation the department is continuing to pay them out of the rivers and harbors appropriation.

Mr. MANSFIELD. Will the gentleman yield?

Mr. COLLINS. I decline to yield.

The reason we placed all of these pay items together is to give to the Congress a complete picture respecting the pay of officer personnel. The pay of personnel ought to be grouped together and all paid out of one appropriation. The officers engaged upon ordnance work, quartermaster work, medical work, veterinary work, or other work are not paid from appropriations for such activities but are paid from the appropriation "Pay of the Army," as it is proposed to pay engineers engaged upon river and harbor work. They are all officers of the United States Army and they all should be paid from the same fund.

Mr. WILLIAM E. HULL. Mr. Chairman, will the gentleman yield for a question?

Mr. COLLINS. For a very brief question.

Mr. WILLIAM E. HULL. Are the officers doing flood-

control work separated from the others?

Mr. COLLINS. No; there are about 60 officers engaged upon both activities, and all are involved in the amendment of the gentleman from Texas. The bill contemplates that all of them shall be paid out of this appropriation for the pay of the Army, and that is where they ought to be paid. No money has been included in the bill elsewhere for their pay. As to the law upon the question, referred to by the gentleman from Texas, it does not say that officers engaged upon river and harbor work must be paid from river and harbor appropriations or flood-control appropriations but, instead, uses the phrase "may, while so employed." So there is no requirement in the law to pay them out of such appropriations. In the interest of clarity, and solely on that account, we have made provision for the pay of all officers under "Pay of the Army."

Mr. WILLIAM E. HULL. That is just what I was getting at. The majority of the engineers are now engaged in flood-control work.

Mr. COLLINS. The number engaged upon river and harbor and flood-control work is 60.

Mr. WILLIAM E. HULL. Why should they be paid out of the river and harbor fund?

Mr. COLLINS. They ought not to be. They ought to be paid out of "Pay of the Army," and that is why we have provided for their being so paid.

The CHAIRMAN. The question is on the amendment offered by the gentleman from Texas.

The question was taken; and on a division (demanded by Mr. Collins) there were—ayes 37, noes 29.

Mr. COLLINS. Mr. Speaker, I demand tellers.

Tellers were ordered, and the Chair appointed as tellers Mr. Collins and Mr. William E. Hull.

The committee divided; and the tellers reported that there were—ayes 59, noes 37.

So the amendment was agreed to.

The Clerk read as follows:

None of the money appropriated in this act shall be used to pay any officer on the retired list of the Army who for himself or for others engages in the selling, contracting for the sale of, negotiating for the sale of, or furnishing to the Army or the War Department any supplies, materials, equipment, lands, buildings, plants, vessels, or munitions. None of the money appropriated in this act shall be paid to any officer on the retired list of the Army who,

having been retired before reaching the age of 64, is employed in the United States or its possessions by any individual, partnership, corporation, or association regularly or frequently engaged in making direct sales of any merchandise or material to the War Department or the Army.

Mr. MAY. Mr. Chairman, I offer an amendment. The Clerk read as follows:

Amendment offered by Mr. May: Page 11, line 16, after the word "Department," insert the words "or Veterans' Administration"; and at the end of line 24 strike out the period, add a comma and the words "or Veterans' Administration."

Mr. GOSS. Mr. Chairman, I make a point of order against the amendment, and I shall insist on the point of order, I will say to the gentleman. The point of order is that it is legislation on an appropriation bill and is not germane to this particular paragraph.

Mr. MAY. Mr. Chairman, if the amendment is legislation on an appropriation bill the entire paragraph, beginning with line 12 and ending with line 24, is legislation. The theory of the paragraph and the purpose of the committee is to prohibit dealings between retired Army officers and those connected with the War Department, and the only purpose of the amendment is to extend this to the Veterans' Bureau, which includes another means of expenditure under this appropriation.

The CHAIRMAN. The Chair is of opinion that the amendment offered by the gentleman from Kentucky is not germane and therefore sustains the point of order.

The Clerk read as follows:

No appropriation for the pay of the Army shall be available for the pay of any officer or enlisted man on active list of the Army who is engaged in any manner with any publication which is or may be issued by or for any branch or organization of the Army or military association in which officers or enlisted men have membership and which carries paid advertising of firms doing business with the Government: Provided, however, That nothing herein contained shall be construed to prohibit officers from writing or disseminating articles in accordance with regulations issued by the Secretary of War.

Mr. BLANTON. Mr. Chairman, on page 12, in line 2, I move to strike out the words "pay of any officer."

The Clerk read as follows:

Amendment offered by Mr. Blanton: On page 12, line 2, strike out the words "pay of any officer."

Mr. BLANTON. Mr. Chairman, I am glad to inform the House that the gentleman from Georgia [Mr. Vinson], chairman of the legislative Committee on Naval Affairs, has promised to bring in a bill at an early date revising the pay of naval officers. I understand there is a special legislative committee for the Army that likewise is arranging to bring in a similar bill with respect to the Army.

As it is now, there is not a man on the Naval Affairs Committee who can tell you exactly what the pay is of any of the higher officers, embracing all of their perquisites. The higher officers of the Army are compelled themselves to sit down and sometimes figure for an hour to find out just what their pay and emoluments are.

I wrote a letter the other day to the Secretary of the Navy, and I called his attention to the fact that I understood that admirals were getting \$8,000 annually as regular pay and a cash bonus of \$2,200 and another annual allowance of \$1,700 each, and the department confirmed this as true. I asked some very prominent members of the Naval Affairs Committee about this and they did not know it was being done. The Secretary wrote back and said, "The rates of pay quoted in the first paragraph of your letter are correct."

I also asked him to give me the number of privates or enlisted men in the Navy who are assigned to the high line officers as cooks and waiters and chauffeurs, if you please, and I found there are 205 of them. This means there are 205 privates, American boys, assigned for this kind of domestic work to high naval officers on shore.

I then asked him how many high line officers there were on shore duty, and I found there are 2,006 of them.

I then asked an important member of our Naval Affairs Committee just what was allowed these big officers of the Navy in the way of silver and linen and glassware and chinaware. He told me they were not allowed any of such items.

He simply did not know. I wrote to the Secretary of the Navy in my said letter and had him send me a list of all such articles, and there is not a family in Georgia, Massachusetts, or in Texas that has in their home more silver and china and glassware than is allowed these admirals.

Some of you will recall that Eugene Black and myself stopped a bill here once that was going to furnish the shore homes of these big naval officers with so many mahogany chiffoniers at \$200 apiece and so many mahogany chiffonettes at \$200 apiece and so many mahogany chifforobes at \$200 apiece, besides other high-priced furniture.

I wish you knew just how much high-priced furniture is allowed these admirals in their shore homes; and in order that the legislative Committee on Naval Affairs may know just exactly how much silver and china and glassware and linen is allowed each admiral, I ask permission to put in my remarks my letter to the Secretary of the Navy and his reply thereto, giving such an authentic list, so that hereafter you may know what they are getting.

The CHAIRMAN. Is there objection to the request of the gentleman from Texas?

There was no objection.

Mr. BLANTON. This ought to stop. I am going to put this list in the RECORD to-night. You can not go back home and square this with your constituents.

The following is what I wrote to the Secretary of the Navv:

> HOUSE OF REPRESENTATIVES, Washington, D. C., January 4, 1933.

Washington, D. C., January 4, 1933.

Hon. Charles F. Adams,
Secretary of the Navy, Washington, D. C.
My Dear Mr. Secretary: If I remember correctly, an admiral receives from the Government \$8,000 per annum regular pay and also an annual cash bonus of \$2,200 and also an annual allowance of \$1,700, and that a vice admiral receives from the Government regular pay of \$8,000, an annual cash bonus of \$500, and an allowance of \$1,700 annually.

Please advise me whether the above is correct; and if incorrect in any particular, please state what the facts are.

Also, please advise me just what is allowed admirals and vice admirals in the way of linens, silverware, china, and mess gear.

Also, please advise me just how many enlisted men the line officers serving ashore are allowed the services of as stewards, cooks, and mess attendants. Also, please advise me just how many line officers are now serving ashore at the various shore stations.

Thanking you for giving this your usual prompt attention, I am, I am,

Very sincerely yours,

THOMAS L. BLANTON.

The following is the reply sent me by the Assistant Secretary of the Navy:

NAVY DEPARTMENT, Washington, January 6, 1933.

The Hon. Thomas L. Blanton,

House of Representatives, Washington, D. C.

My Dear Congressman: In reply to your letter of January 4,
1933, in which you request certain information regarding the
compensation and allowances for officers of flag rank, you are advised as follows:

The rates of pay, etc., quoted in the first paragraph of your

letter are correct.

Attached hereto is a list showing the allowance of mess equipment allowed the messes concerned, and, in addition thereto, a sufficient quantity of cooking utensils for use in the ship's galley aboard ship and the kitchens of commandants' quarters ashore. These articles are the property of the Government and not of the officers concerned.

There are at present 205 enlisted men serving ashore as stewards, cooks, and mess attendants in such messes as are authorized. There are 2,006 line officers serving ashore at the various stations, etc.

I trust the above is the information you desire.

Sincerely yours.

ERNEST LEE JAHNCKE The Acting Secretary of the Navy.

You will note, Mr. Chairman, that the department admitted that—that our admirals receive regular annual payof \$8,000, and, in addition, receive an annual cash bonus of \$2,200, and that they each further receive an additional annual allowance of \$1,700.

I will now print in the RECORD the authentic list, sent me by the Navy Department, showing the silver, linen, glassware, and china furnished to these high naval officers. And remember it is the finest heavy silver-plated ware that is manufactured. Here is the list sent by the department:

Mess gear allowed flag officers

mess yeur anower.	Chief of Naval Op- erations	Command- er in chief United States Fleet	
Boats, gravy Bowls, finger Bowls, finger Casters without cruets Cellars, salt Cruets, pepper Cruets, salt Dishes, baking, 7½-inch Dishes, baking, 10½-inch Dishes, bonbon Dishes, boutter Dishes, finger Dishes, meat, 14-inch Dishes, meat, 16-inch Dishes, meat, 16-inch Dishes, wegetable, oval, 10-inch Dishes, wegetable, round, 8-inch Ewers, water, 3½-quart Forks, dessert Forks, oyster Forks, pickle Forks, table Knives, butter Knives, dessert Knives, dessert Knives, dessert Knives, and forks, carving, large Knives and forks, carving, large Knives and forks, fish Ladles, gravy Linings, 7½-inch baking dish Nutcrackers Pitchers, cream, ½-pint Pitchers, cream, 1-pint Pitchers, cream, 1-pint Pitchers, cream, 1-pint Pitchers, cream, 3-pint P	12 2 2 2 4 4 2 4 2 2 2 2 4 4 4 2 2 2 2 2	2 24 21 6 1 1 1 2 2 2 4 4 2 2 2 2 2 2 2 2 2 2 2 2	2 18 2 1 6 1 1 1 1 1 3 3 2 2 2 1 2 1 2 2 3 6 1 8 1 1 1 2 2 2 2 6 6 1 8 1 1 1 1 1 1 1 1 1 1 6 6 6 1 8 1 1 1 1
Cloths, table, linen	72 84 2 2 36 36 60 24 4 4 36 48 72 38	40 36 120 1 24 18 36 12 2 2 24 24 24 24 24 24 24 24 24 24 24 2	12 36 48 1 18 18 30 12 2 18 24 36 18 18
Plates, small, deep. Plates, soup. Saucers, after-dinner Saucers, boullion, coffee or tea. Saucers, small GLASSWARE Carafes Cruets, oil and vinegar Dishes, preserve. Drains, butter-dish Glasses, sherbert. Lining, mustard-pot. Tumblers. Vases.	30	24 60 18 2 2 2 2 2 3 3 24 2 48 2	18 48 18 2 2 2 2 2 3 18 2 36 2

Mr. Chairman, I want to ask my colleagues how many families are there in the United States that have in their homes as much silver, linen, glassware, and china as is furnished these high naval officers by the Government?

I am glad to inform the House that our distinguished colleague from Georgia [Mr. VINSON], chairman of the legislative Committee on Naval Affairs, has promised to bring in at an early date a bill, and pass it, correcting this pay and allowance business. Every single bill for the last 25 years that has affected the pay and emoluments of a naval officer or an Army officer has been brought in here couched in such technical language that there was not a man in the House who could understand just what it meant. Many high officers themselves could not figure out just what all of their perquisites were.

[Here the gavel fell.]

Mr. BLANTON. Mr. Chairman, I ask unanimous consent to proceed for two minutes more.

The CHAIRMAN. Is there objection to the request of the gentleman from Texas?

There was no objection.

Mr. BLANTON. Every bill they have brought in here has been in technical language that only they could figure out exactly what it meant, and the gentleman from Georgia [Mr. Vinson] has promised to bring in a bill that is going to be written in the English language and in the ordinary kind of language that you and I understand and that the people understand, so that we may know just exactly what they are getting.

I want to give them proper pay. I think our Army officers ought to receive pay commensurate with their station and the services which they render. I want to give proper pay to our Naval officers. I am not chinchy with them, but I do not want to give them improper amounts and I do not want them to be given improper allowances which they now get.

This ought to be stopped.

[Here the gavel fell.]

The amendment was withdrawn. Mr. CLARKE of New York. Mr. Chairman, I ask unanimous consent for two minutes to read a short poem.

The CHAIRMAN. Is there objection?

There was no objection.

Mr. CLARKE of New York (reading):

AN EPITAPH I WOULD LIKE TO WRITE

Here lies the great (?) Lord Filibuster,
Wonder of wind and of bluster.
He ruled in the Kingdom of "Guff"
Where he gave 'em "the works" with his stuff,
Through the voice of his deputy, "Hooey."
He departed this life and the Kingdom of Strife
When his heart "acted up" in a fluster.

Moral: "No matter how you cut or slice it, it is still boloney." [Laughter.]

Mr. CHINDBLOM. Mr. Chairman, I move to strike out the last word in order to make an inquiry. I observe that this paragraph, in effect, by denying pay, prohibits the officers and enlisted men in the Army from engaging in any manner with publications in connection with the work of the Army or military associations. I observe that there is particular prohibition against carrying paid advertisements of firms doing business with the Government in such publications, and as to that I have no comment to make. I think it is eminently proper.

But I would like to inquire if it is not very severe to say in legislation that no officer or enlisted man may be connected with a publication which may exist in the Army or a military associations. I would like to ask the gentleman how long that has been in the bill?

Mr. COLLINS. For several years.

Mr. CHINDBLOM. Has there been any complaint about it?

Mr. COLLINS. I have heard no protests from the War Department.

Mr. CHINDBLOM. Does not the gentleman think it is very severe?

Mr. COLLINS. The theory is that the Government ought not to engage in the publication of magazines or newspapers in competition with private individuals.

Mr. CHINDBLOM. This is not a question of the Government engaging in the publication.

Mr. COLLINS. Well, Army officers in the employ of the Government—they are supposed to do something else.

Mr. CHINDBLOM. Army officers, like Members of Congress, may have some spare time.

Mr. COLLINS. We found quite a considerable number of active officers engaged with publication of the character in question. No complaint has come to us from the officials of the War Department about the continuance of this provision.

Mr. CHINDBLOM. I recall that when the matter came up with reference to carrying advertisements I was in thorough accord with the effort to prohibit such practice.

Mr. MARTIN of Oregon. Will the gentleman yield?

Mr. CHINDBLOM. Yes.

Mr. MARTIN of Oregon. I want to say that in regard to complaints there is a serious objection to this, especially in connection with a magazine called the "Military Surgeon." That is a great international publication, and they are hamstrung by this very provision.

Mr. CONNERY. Mr. Chairman, I offer the following amendment, which I send to the desk.

The Clerk read as follows:

Amendment offered by Mr. Connery: Page 12, after line 11, insert the following: "Provided, That no part of this appropriation shall be used to pay any officer on the retired list whose income is in excess of \$3,000."

Mr. STAFFORD. Mr. Chairman, I make the point of order that the amendment is not germane.

The CHAIRMAN. Does the gentleman from Massachusetts desire to be heard?

Mr. CONNERY. Mr. Chairman, it is clearly a limitation on an appropriation bill, and it is not legislation.

Mr. STAFFORD. Mr. Chairman, the amendment under consideration relates to a limitation on the pay of officers so as to restrict their activities in so far as publications are concerned which bear some advertising. The amendment offered by the gentleman from Massachusetts has reference to something entirely extraneous, relating to the pay of the officer.

The CHAIRMAN. The Chair is prepared to rule. The Chair does not think that the amendment is germane as offered and sustains the point of order.

Mr. CONNERY. Mr. Chairman, I offer the following amendment as a new paragraph.

Mr. STAFFORD. I reserve the point of order.

The CHAIRMAN. The Clerk will report the amendment. The Clerk read as follows:

Amendment offered by Mr. Connery: Page 12, after line 11, insert a new paragraph, as follows:
"That no part of this appropriation shall be used to pay any officer on the retired list whose income is in excess of \$3,000."

Mr. STAFFORD. I reserve the point of order. I believe the gentleman from Oregon wishes to make a preferential

Mr. MARTIN of Oregon. Mr. Chairman, I offer the following amendment, which I send to the desk.

Mr. CONNERY. Mr. Chairman, can I be taken off the floor in this manner?

The Clerk read as follows:

Amendment offered by Mr. MARTIN of Oregon: Page 12, strike out all of lines 1 to 12, inclusive.

Mr. BLANTON. Mr. Chairman, I make the point of order that we have no quorum. It is too late in the evening to take up a controversial matter of this kind.

Mr. COLLINS. Mr. Chairman, I make the point of order that there is an amendment pending and this particular amendment of the gentleman from Oregon is out of order now. The amendment of the gentleman from Massachusetts was offered as a separate paragraph.

Mr. BLANTON. Mr. Chairman, I make the point of order that there is no quorum present.

Mr. COLLINS. Mr. Chairman, I move that the committee do now rise.

The motion was agreed to.

Accordingly the committee rose; and the Speaker having resumed the chair, Mr. Driver, Chairman of the Committee of the Whole House on the state of the Union, reported that that committee had had under consideration the bill H. R. 14199, the Army appropriation bill, and had come to no resolution thereon.

LEAVE OF ABSENCE

By unanimous consent, leave of absence was granted to Mr. James, at the request of Mr. Mapes, on account of illness.

ENROLLED BILLS SIGNED

Mr. PARSONS, from the Committee on Enrolled Bills, reported that that committee had examined and found truly enrolled a bill of the House of the following title, which was thereupon signed by the Speaker:

H.R. 13975. An act making appropriations to supply urgent deficiencies in certain appropriations for the fiscal year ending June 30, 1933, and prior fiscal years, to provide supplemental appropriations for the fiscal year ending June 30, 1933, and for other purposes.

The SPEAKER announced his signature to an enrolled bill of the Senate of the following title:

S. 4095. An act to amend an act entitled "An act to punish the unlawful breaking of seals of railroad cars containing interstate or foreign shipments, the unlawful entering of such cars, the stealing of freight and express packages or baggage or articles in process of transportation in interstate shipment, and the felonious asportation of such freight or express packages or baggage or articles therefrom into another district of the United States, and the felonious possession or reception of the same," proved February 13, 1913, as amended (U. S. C., title 18, secs. 409-411), by extending its provisions to provide for the punishment of stealing or otherwise unlawful taking of property from passenger cars, sleeping cars, or dining cars, or from passengers on such cars, while such cars are parts of interstate trains, and authorizing prosecution therefor in any district in which the defendant may have taken or been in possession of the property stolen or otherwise unlawfully taken.

BILL PRESENTED TO THE PRESIDENT

Mr. PARSONS, from the Committee on Enrolled Bills, reported that that committee did on this day present to the President for his approval a bill of the House of the following title:

H.R. 13975. An act making appropriations to supply urgent deficiencies in certain appropriations for the fiscal year ending June 30, 1933, and prior fiscal years, to provide supplemental appropriations for the fiscal year ending June 30, 1933, and for other purposes.

ADJOURNMENT

Mr. COLLINS. Mr. Speaker, I move that the House do now adjourn.

The motion was agreed to; accordingly (at 5 o'clock and 30 minutes p. m.) the House adjourned until to-morrow, Thursday, January 19, 1933, at 12 o'clock noon.

COMMITTEE HEARINGS

Tentative list of committee hearings scheduled for Thursday, January 19, 1933, as reported to the floor leader:

DISTRICT OF COLUMBIA—SUBCOMMITTEE ON THE JUDICIARY (10.30 a. m.—caucus room)

Continue hearings on H. R. 13997, to provide revenue for the District of Columbia by taxation of nonintoxicating liquors.

IMMIGRATION AND NATURALIZATION

(10.30 a. m.-room 394, House Office Building)

Hearings on H. J. Res. 549, Philippine immigration matters.

MERCHANT MARINE, RADIO, AND FISHERIES

(10 a. m.)

Continue hearings on S. 4491, to regulate intercoastal carriers.

LABOR

(10 a. m.)

Continue hearings on 5-day-week and 6-hour-day proposals.

INSULAR AFFAIRS

(10.30 a. m.)

H. R. 9698, Samoa organic act.

REPORTS OF COMMITTEES ON PUBLIC BILLS AND RESOLUTIONS

Under clause 2 of Rule XIII,

Mr. LEAVITT: Committee on the Public Lands. S. 1492. An act to add certain lands to the Columbia National Forest in the State of Washington; without amendment (Rept. No. 1879). Referred to the Committee of the Whole House on the state of the Union.

CHANGE OF REFERENCE

Under clause 2 of Rule XXII, the Committee on the Territories was discharged from the consideration of the bill (S. 3475) to amend section 5 of the act approved July 10, 1890 (28 Stat. 664), relating to the admission into the Union of the State of Wyoming, and the same was referred to the Committee on the Public Lands.

PUBLIC BILLS AND RESOLUTIONS

Under clause 3 of Rule XXII, public bills and resolutions were introduced and severally referred as follows:

By Mr. MAAS: A bill (H. R. 14296) to authorize the Reconstruction Finance Corporation to make loans to private colleges, universities, and institutions of higher learning, and for other purposes; to the Committee on Banking and Currency.

By Mr. KELLY of Pennsylvania: A bill (H. R. 14297) to provide for filling vacancies in motor-vehicle service; to the Committee on the Post Office and Post Roads.

By Mr. WIGGLESWORTH: A bill (H. R. 14298) for the protection of laborers and mechanics on public buildings or public works of the United States; to the Committee on Labor.

By Mr. McSWAIN: A bill (H. R. 14299) to provide for the issuance of United States bonds in order to expand the volume of Federal reserve notes, to provide for the purchasing and coining of silver, to provide for the protection of the gold reserves of the United States, and to relieve the existing national emergency; to the Committee on Ways and Means.

By Mr. SHALLENBERGER: A bill (H. R. 14300) to establish a bimetallic system of currency employing gold and silver, to fix the relative value of gold and silver, to provide for the free coinage of silver as well as gold, and for other purposes; to the Committee on Coinage, Weights, and Measures.

By Mr. MILLARD: A bill (H. R. 14301) to provide for the use of nonscattering safety glass in motor vehicles owned by the United States or the District of Columbia; to the Committee on Interstate and Foreign Commerce.

By Mr. STEWART: A bill (H. R. 14302) to provide for the creation of the Morristown National Historical Park in the State of New Jersey, and for other purposes; to the Committee on the Public Lands.

By Mr. GAMBRILL: A bill (H. R. 14303) authorizing the George Washington-Wakefield Memorial Bridge Corporation, its successors and assigns, to construct, maintain, and operate a bridge across the Potomac River at or near Dahlgren, Va.; to the Committee on Interstate and Foreign Commerce.

By Mr. STEAGALL: A bill (H. R. 14304) to authorize and direct the Secretary of the Treasury to issue Treasury notes and silver certificates, and for other purposes; to the Committee on Banking and Currency.

By Mr. CHINDBLOM: Joint resolution (H. J. Res. 561) amending section 2 of the joint resolution entitled "Joint resolution authorizing the President, under certain conditions, to invite the participation of other nations in the Chicago World's Fair, providing for the admission of their exhibits, and for other purposes," approved February 5, 1929, and amending section 7 of the act entitled "An act to protect the copyrights and patents of foreign exhibitors at A Century of Progress (Chicago World's Fair Centennial Celebration), to be held at Chicago, Ill., in 1933," approved July 19, 1932; to the Committee on Ways and Means.

By Mr. MEAD: Joint resolution (H. J. Res. 562) to exclude substitute postal employees from the operation of the economy act when their aggregate earnings are less than \$83.33 a month; to the Committee on Expenditures in the Executive Departments.

By Mr. CANNON: Resolution (H. Res. 355) to print as a House document the report of the power needs of the District of Columbia; to the Committee on Printing.

MEMORIALS

Under clause 3 of Rule XXII, memorials were presented Executive Departments.

By the SPEAKER: Memorial from the Senate of the State of Nebraska, memorializing Congress to pass the Wheeler bill (S. 2487); to the Committee on Coinage, Weights, and Measures.

Also, a memorial from the Legislature of the State of North Dakota, memorializing Congress to pass the Frazier bill (S. 1197); to the Committee on Banking and Currency.

PRIVATE BILLS AND RESOLUTIONS

Under clause 1 of Rule XXII, private bills and resolutions were introduced and severally referred as follows:

By Mr. BROWNING: A bill (H. R. 14305) granting a pension to Susie Thrasher Smith; to the Committee on Invalid Pensions.

Also, a bill (H. R. 14306) granting an increase of pension to John House Moore; to the Committee on Pensions.

By Mr. CRAIL: A bill (H. R. 14307) for the relief of Rudolph R. Mueller; to the Committee on War Claims.

By Mr. FREEMAN: A bill (H. R. 14308) granting an increase of pension to Bessie C. Beebe; to the Committee on Invalid Pensions.

By Mr. KELLY of Pennsylvania: A bill (H. R. 14309) granting six months' pay to Margaret M. Bearinger; to the Committee on Claims.

Also, a bill (H. R. 14310) granting an increase of pension to Helena K. Helm; to the Committee on Invalid Pensions.

By Mr. LOVETTE: A bill (H. R. 14311) granting a pension to Mollie Key; to the Committee on Pensions.

Also, a bill (H. R. 14312) granting a pension to Samuel Smith; to the Committee on Invalid Pensions.

By Mr. MEAD: A bill (H. R. 14313) for the relief of Robert B. James; to the Committee on Claims.

By Mr. RICH: A bill (H. R. 14314) granting a pension to Mary E. Lomison; to the Committee on Pensions.

By Mrs. ROGERS: A bill (H. R. 14315) for the relief of Chellis T. Mooers; to the Committee on Claims.

By Mr. SIMMONS: A bill (H. R. 14316) granting a pension to Affie W. McCandless; to the Committee on Invalid Pensions.

By Mr. SWANK: A bill (H. R. 14317) for the relief of Sidney R. Nixon; to the Committee on Military Affairs.

Also, a bill (H. R. 14318) for the relief of Earnest B. Carleton; to the Committee on Military Affairs.

PETITIONS, ETC.

Under clause 1 of Rule XXII, petitions and papers were laid on the Clerk's desk and referred as follows:

9643. By Mr. BOEHNE: Petition of Floyd Knobs Christian Church, of Georgetown, Ind., praying for the retention of the eighteenth amendment; to the Committee on the Judiciary.

9644. Also, petition of L. W. Mayhugh, Georgetown, Ind., and others, praying for the retention of the eighteenth amendment; to the Committee on the Judiciary.

9645. Also, petition of the Missionary Society of the Cumberland Presbyterian Church, of Chandler, Ind., to retain the eighteenth amendment to the Constitution; to the Committee on the Judiciary.

9646. By Mr. CARTER of California: Petition of the city council of the town of Emeryville, State of California, protesting against any Federal taxation which imposes, or may be interpreted to impose, a burden upon States, State agencies, or publicly owned utilities; to the Committee on Ways and Means.

9647. By Mr. CLARKE of New York: Petition of Endicott Branch 1750, National Association of Letter Carriers, opposing the economy act or any salary reductions; to the Committee on Ways and Means.

9648. By Mr. CULLEN: Resolution of the Senate of the State of New York, concurred in without amendment by the assembly, memorializing Congress to adopt the Wagner bill which was introduced by Senator Wagner on January 9, and provides for seven significant changes in the relief law; to the Committee on Banking and Currency.

9649. Also, petition of the New York and New Jersey Common Brick Manufacturers' Association, urging the Congress to restore the 2-cent rate for first-class mail; to the Committee on Ways and Means.

9650. By Mr. DELANEY: Petition of the Senate of the State of New York, urging the adoption of Senator Robert F. Wagner's bill, introduced January 9, 1933, providing for seven significant changes in the relief law; to the Committee on Banking and Currency.

9651. By Mr. GARBER: Petition urging support of railway pension bills (S. 4646 and H. R. 9891); to the Committee on Interstate and Foreign Commerce.

9652. Also, petition of certain citizens of Ringwood, Okla., urging retention of the prohibition laws and protesting against movement for modification or repeal; also resolutions adopted by the Associated Forces for the Retention of the Eighteenth Amendment and for Law Enforcement, at Dover, Del., December 20, 1932, urging enforcement of the prohibition laws and expressing opposition against modification or repeal; also letter from the Woman's Christian Temperance Union of Laverne, Okla., expressing approval of opposition to repeal of the eighteenth amendment and the beer bill submitted to the House, and the belief that such opposition is representative of the sentiment of the majority of the residents of Oklahoma; also letter from the Daughters of the American Constitution, St. Louis, Mo., in opposition to modification or repeal of the prohibition laws; to the Committee on the Judiciary.

9653. By Mr. HANCOCK of New York: Petition of Rev. John V. Darrow and other residents of Cortland County, N. Y., favoring the stop-alien amendment to the Constitution; to the Committee on the Judiciary.

9654. By Mr. KVALE: Petition of Chamber of Commerce, Willmar, Minn., urging regulation of bus and truck transportation; to the Committee on Interstate and Foreign Commerce.

9655. Also, petition of Elmer J. Eklund Unit of Post 117, American Legion, Thief River Falls, Minn., urging enactment of all veterans' legislation; to the Committee on World War Veterans' Legislation.

9656. By Mr. LAMBERTSON: Resolution of the Methodist Episcopal Church of Wathena, Kans., opposing any and all measures of repeal, nullification, or modification of the eighteenth amendment and requesting adequate appropriations for the enforcement thereof; also, resolution of the Woman's Christian Temperance Union of McLouth, Kans., opposing all measures of repeal, nullification, or modification of the eighteenth amendment and requesting adequate appropriations for the enforcement thereof; to the Committee on the Judiciary.

9657. By Mr. LANKFORD of Virginia: Petition of S. D. Scott and 100 merchants of Norfolk, Portsmouth, and New-

port News, Va., protesting the tax on toilet goods and cosmetics; to the Committee on Ways and Means.

9658. Also, petition of Old Dominion Post, American Legion, of Norfolk, Va., protesting the proposed reduction in the Marine Corps; to the Committee on Naval Affairs.

9659. By Mr. LINDSAY: Petition of Vincent G. Litcher, Brooklyn, N. Y., opposing cut in appropriations for citizens' military training camps; to the Committee on Appropriations.

9660. Also, petition of Legislature of the State of New York, favoring proposals introduced by Senator Wagner in the United States Senate, providing for seven significant changes in the relief law now being administered by the Reconstruction Finance Corporation; to the Committee on Banking and Currency.

9661. Also, petition of the National Committee on Education by Radio, Washington, D. C., opposing House bill 7716, a proposed amendment to the radio act of 1927; to the Committee on Merchant Marine, Radio, and Fisheries.

9662. By Mr. LONERGAN: Petition of Fleet Reserve Association of Bridgeport, Conn.; to the Committee on Ways and Means.

9663. Also, petition of Woman's Home Missionary Society of Kensington, Conn.; to the Committee on Interstate and Foreign Commerce.

9664. By Mr. MILLARD: Petition presented at the request of the members of the Nyack, N. Y., branch of the Woman's Christian Temperance Union; to the Committee on the Judiciary.

9665. By Mr. MURPHY: Petition by 23 citizens of Rogers, Ohio, and vicinity, urging opposition to any measure seeking to nullify the Constitution by legalizing beer, an intoxicating beverage; to the Committee on the Judiciary.

9666. By Mr. O'CONNOR: Resolution of the Legislature of the State of New York, urging enacting of Wagner bill to liberalize loans to States by the Reconstruction Finance Corporation; to the Committee on Banking and Currency.

9667. By Mr. ROBINSON: Letter urging support of and appropriations for national defense, signed by Lieut. Edward J. Brucher, Waterloo, Iowa, president department of Iowa Reserve Officers' Association of the United States; to the Committee on Appropriations.

9668. By Mr. RUDD: Memorial of the Legislature of the State of New York, favoring the proposals introduced by Senator Robert F. Wagner in the Senate of the United States, providing for seven significant changes in the relief law, now being administered by the Reconstruction Finance Corporation; to the Committee on Banking and Currency.

9669. Also, petition of the National Committee on Education by Radio, with reference to the proposed amendment to the radio act of 1927, as contained in House bill 7716; to the Committee on Merchant Marine, Fisheries, and Radio.

9670. By Mr. SHREVE: Petition of Ethel Lowman and 26 other resident voters of Conneautville, Pa., urging the passage of the stop-alien amendment to the Constitution of the United States; to the Committee on the Judiciary.

9671. Also, protest filed by V. B. Eiler, H. H. Benedict, Jos. W. Grey, George B. Bauer, Louis Gould, W. C. Jones, A. H. Anderson, Warren A. Love, H. E. Whitford, Clarence W. Johnson, Victor O. Reed, R. T. Johnstone, R. C. Hollis, and Wm. N. Bennett, all veterans of the World War who saw active service, protesting against the elimination of the Citizens Military Training Camp and Reserve Officers Training Corps training camps; to the Committee on Appropriations.

9672. Also, petition of West Green Grange, No. 1296, Erie County, Pa., protesting against further foreclosures of farm mortgages, and asking that legislation be passed reducing interest rates on mortgages to 3½ or 4 per cent; to the Committee on Banking and Currency.

9673. By Mr. STEWART: Resolution of Linden, N. J., Chamber of Commerce, urging reduction of \$400,000,000 in expenditures now being made to veterans; to the Committee on World War Veterans Legislation.

SENATE

THURSDAY, JANUARY 19, 1933

(Legislative day of Tuesday, January 10, 1933)

The Senate met at 12 o'clock meridian, on the expiration of the recess.

The VICE PRESIDENT. The Senate will receive a message from the President of the United States.

MESSAGES FROM THE PRESIDENT

Messages in writing from the President of the United States were communicated to the Senate by Mr. Latta, one of his secretaries.

CALL OF THE ROLL

The VICE PRESIDENT. The Senator from Wisconsin [Mr. Blaine] has the floor.

Mr. FESS. Mr. President, will the Senator yield to enable me to suggest the absence of a quorum?

The VICE PRESIDENT. Does the Senator from Wisconsin yield for that purpose?

Mr. BLAINE. I do.

The VICE PRESIDENT. The clerk will call the roll.

The Chief Clerk called the roll, and the following Senators answered to their names:

Ashurst	Dale	King	Sheppard
Austin	Davis	La Follette	
Bailey	Dickinson		Shipstead
		Lewis	Shortridge
Bankhead	Fess	Logan	Smith
Barbour	Fletcher	Long	Smoot
Bingham	Frazier	McGill	Steiwer
Black	George	McKellar	Stephens
Blaine	Glass	Metcalf	Swanson
Borah	Glenn	Moses	Thomas, Idaho
Bratton	Goldsborough	Neely	Thomas, Okla.
Brookhart	Gore	Norbeck	Townsend
Broussard	Grammer	Norris	Trammell
Bulkley	Harrison	Nye	Tydings
Bulow	Hastings	Oddie	Vandenberg
Byrnes	Hatfield	Patterson	Wagner
Capper	Hawes	Pittman	Walcott
Caraway	Hayden	Reed	Walsh, Mass.
Connally	Howell	Reynolds	Walsh, Mont.
Coolidge	Hull	Robinson, Ark.	Watson
Copeland	Johnson	Robinson, Ind.	Wheeler
Costigan	Kean	Russell	White
Couzens	Kendrick	Schall	
Cutting	Keyes	Schuyler	

The VICE PRESIDENT. Ninety Senators have answered to their names. A quorum is present. The Senate will receive a message from the House of Representatives.

MESSAGE FROM THE HOUSE

A message from the House of Representatives by Mr. Chaffee, one of its clerks, announced that the House had passed a joint resolution (H. J. Res. 559) to exempt from the tax on admissions amounts paid for admission tickets sold by authority of the committee on inaugural ceremonies on the occasion of the inauguration of the President elect in March, 1933, in which it requested the concurrence of the Senate.

ENROLLED BILL SIGNED

The message also announced that the Speaker had affixed his signature to the enrolled bill (S. 4095) to amend an act entitled "An act to punish the unlawful breaking of seals of railroad cars containing interstate or foreign shipments, the unlawful entering of such cars, the stealing of freight and express packages or baggage or articles in process of transportation in interstate shipment, and the felonious asportation of such freight or express packages or baggage or articles therefrom into another district of the United States, and the felonious possession or reception of the same," approved February 13, 1913, as amended (U. S. C., title 18, secs. 409-411), by extending its provisions to provide for the punishment of stealing or otherwise unlawful taking of property from passenger cars, sleeping cars, or dining cars, or from passengers on such cars, while such cars are parts of interstate trains, and authorizing prosecution therefor in any district in which the defendant may have taken or been in possession of the property stolen or otherwise unlawfully taken, and it was subsequently signed by the President pro tempore.